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Board of Trade

Bulletin-

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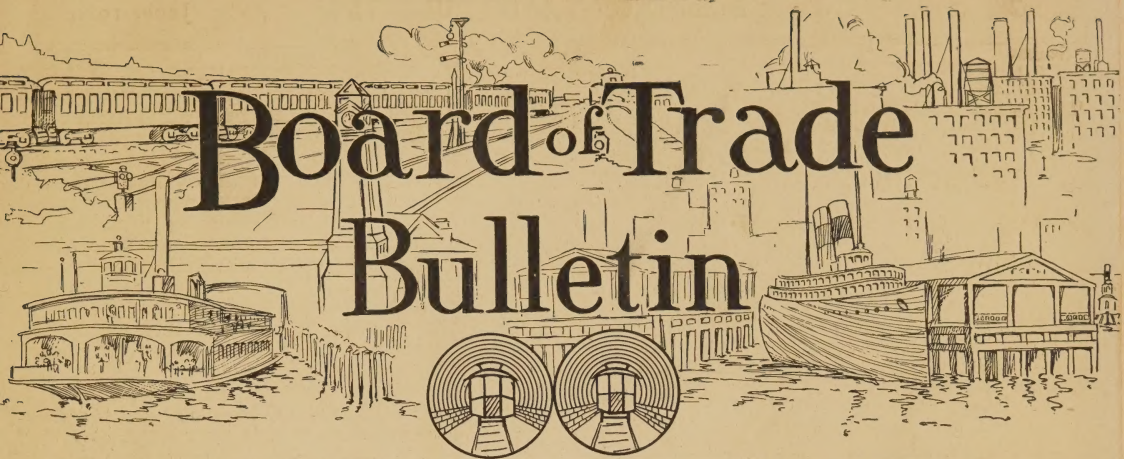
Vol. 1.

Schroeder, Rudolph, ed.









Vol. I.

HOBOKEN, N. J., JUNE, 1910.

No. 1.

## OUR COMMITTEES HARD AT WORK

**Max Schalscha and the Building Code Committee Have a Task Which They Are Performing Vigorously and Intelligently.—First Meeting of Committees on Railroad, Manufactures and Commerce, and Streets.—Everybody Working; No Drones Discovered.**

## PLENTY OF WORK FOR ALL: EVERYBODY ON THE JOB!

Mr. Max Schalscha, Chairman of the **Building Code Committee**, appeared before the Common Council on the 18th of May and asked for a further postponement to permit a detailed examination of the proposed Building Code. Mr. Schalscha pointed out a number of provisions which needed changing, and he had no difficulty in demonstrating the necessity of granting more time for careful consideration. The Council adjourned the public hearings on the code subject to the call of the Chairman, which means at least one month's delay.

The committee is tackling its great task with courage and will be prepared to make a preliminary report to the Board on June 1st, which you should come to hear and thereby show your appreciation of its labors.

The **Railroad Committee**, the **Committee on Manufactures and Commerce**, and the **Committee on Streets**, held a joint meeting

at the board rooms on Monday afternoon, May 23d, to consider the application of the Hoboken Manufacturers' Railroad Company for a franchise, and also for the vacating of certain streets by the city. The committees had before them copies of the applications on file at the City Clerk's office, and also a map which had been prepared showing the proposed route of the railroad and the various streets which the city is asked to vacate.

A representative of the railroad attended the meeting and made a statement, and when he finished he invited the members to ask questions. While many questions were put to him few were answered directly and it was impossible to determine just how the city would benefit by the proposed railroad, notwithstanding the fact that its application states that the railroad is to be constructed chiefly for the benefit of Hoboken and its manufacturing interests.

After the representative withdrew from the meeting the matter was thoroughly discussed. The Committees unanimously decided to oppose the granting of the franchise.

The objections that weighed most heavily with the members of the Committees were:

1. No compensation to the city.
2. Numerous grade crossings dangerous to life.
3. Depriving the city of large blocks of taxable property by making it first-class railroad property and thereby causing the revenue to go to the State.
4. No real benefit to manufacturers or others for it appears to be chiefly a plan to carry freight through from outside parts.

The Committees are making preparations to appear at the public hearing set by the Council on the afternoon of Friday, May 27th, to oppose the granting of the franchise to the railroad.

(Continued on page 3.)



# Board of Trade Bulletin

ISSUED MONTHLY  
BY THE

Hoboken Board of Trade

AT  
NO. 1 NEWARK STREET, HOBOKEN, N. J.  
Telephone 555 Hoboken

JUNE, 1910



## COMMENT

### TIME TO CALL A HALT.

We are often neglectful of our civic welfare. As a race we are easy-going and so strictly do we attend to our own knitting most of the time that we are prone to overlook and let slip by matters which affect our well being and against which we ought to fight from the outset.

Thus it has been during the past with regard to civic affairs in the City of Hoboken. Many acts of extravagance and waste have been condoned and often valuable rights have been granted to the few without compensation to the city.

But there is a limit. The applications of the Hoboken Manufacturers' Railroad Company, which are now before the Mayor and Common Council, ask for the granting of an enormously valuable franchise and the vacating of many streets by the city. In return for these great privileges sought, the railroad company offers nothing to the city in the way of compensation.

Our Committees on Railroads, Manufactures and Commerce, and Streets, after hearing a representative of the railroad, and giving the matter careful thought and consideration, unanimously agreed to oppose the granting of the rights asked for, and they decided to attend the public hearing at 2 o'clock on Friday afternoon, May 27th, to oppose the project.

No sufficient reason has been advanced so far in favor of the granting of this franchise and the abandonment of these streets. The special privileges sought are great, but in every way undesirable from the viewpoint of the citizen and taxpayer.

If you are opposed to this gift to the railroad, support your Board of Trade in its fight against it.

Attend the public hearing on Friday at 2 p. m., May 27th, in the Council Chamber, and raise your voice in opposition. Now is the time to object.

This franchise will be a good thing for somebody, but not for the public generally. Stop it!

Attend the next meeting, Wednesday evening, June 1st, at Trust Company of New Jersey.

### THE RESERVE FUND.

No one thing typifies more clearly the aggressive attitude of the new administration than the creation of the Reserve Fund. We believe that nothing can make the Board of Trade more powerful and influential than to have in its treasury a large sum of money to be devoted exclusively to the promotion of good government and lower taxes. Each member of the board should find it a pleasure to contribute to such a fund and it is hoped that before the next meeting of the board the Finance Committee may be able to report the collection of a very substantial sum.

The board needs ten thousand (\$10,000) dollars, and if you have not already contributed, do it now! It is your duty.

The man who pays \$10 a year to belong to the Board of Trade is going to get more than his money's worth in the future.

New headquarters are to be opened at 202 Washington street, on September 1st, the second floor having been rented for that purpose.

There is a floor space of 25x70 feet, providing a fine meeting room, in addition to offices for the secretary.

The new headquarters will be formally opened with a GREAT FALL RALLY to be held Wednesday, September 7th. President Jagels has asked Haddon Ivins, chairman of the Publicity Committee, to take charge of the preparations for this Rally.

Mr. Jagels wants a membership of  
500 BUSINESS MEN

by that time, and the rally will include a welcome to the new members.

Mr. Ivins is already at work preparing for the rally. The slogan for that meeting will be "Publicity," and efforts are being made to get two of the best known advertising men in the country to be present to talk on "Publicity."

Hoboken isn't a dead town, and we're not going to "wake it up"—just going to move a little faster.

The faster we move the more business for everybody.

Get new members for the Board of Trade. It will pay to be a member in good standing.

The Building Code Committee deserves your encouragement and thanks for the way it is working on the code. It is one of the biggest jobs that any committee has ever attempted. The excellent board of architects and builders who drafted the code labored faithfully and well, but despite the care taken by them; errors and conflicting sections have crept into it. Had it not been for the Board, this code would now be an ordinance. Another instance of the Board's activity for civic betterment.

Attend the next meeting, Wednesday evening, June 1st, at Trust Company of New Jersey.



54688

## PRESIDENT'S COLUMN

What is a good citizen? One who keeps out of jail and votes right? Not much.

A good citizen is one who is willing to make some personal sacrifice in order to take an active part in all that will tend to make his city clean, beautiful and economical, instead of dirty, ugly and wasteful.

Can't all hold office. Most citizens don't want to. You can join the Board of Trade; you can get your friends to do the same; you can leave that comfortable home rocker to attend the monthly meeting; you can accept and do your duty on a committee assignment; you can say a good word for your city; you can encourage your city officials; there are lots of things you can and should do — enough to fill a volume.

Are you a good citizen?

The last meeting was fairly well attended. Ought to do better next time. Will you be there?

If not, why not. Stick a pin in your calendar at June 1st. That's when we meet again. We are going to have a mighty interesting session.

Missed a few of the old guard at the last meeting. We are keeping tab on you. Don't disappoint us.

Wilson Taylor, Library Trustee, will be with us at the June meeting. He is going to tell us about the work this board is doing, and why it needs the \$22,000 that the law allows them to collect from the City Treasury.

Some of the Councilmen think the Library Board does not need this sum of money. Mr. Taylor will have the floor, and as he knows his subject, the members can expect an interesting statement. Be sure to be there.

The Mayor said: "Some people would not pay twenty-five cents to see the Statue of Liberty do a skirt dance."

This does not apply to members of the Board of Trade. All they ask is to get a run for their money and we are going to do our best to give it to them.

We must get new members. Everybody up and hustle. One member said: "Have a rally and send in a hundred names for the September meeting." Why wait so long? Now is the time. Do it for the June meeting.

### LIST OF MEMBERS.

A full list of all members of the Board of Trade will be published in the next issue of the "Bulletin," classified in their respective business capacities. The "Bulletin" is to be widely circulated. Every business man should get in this valuable classification.

Attend the next meeting, Wednesday evening, June 1st, at Trust Company of New Jersey.

Join now. If you don't happen to be asked, 'phone the secretary, 555 Hoboken, for a membership blank.

Get in. You will get your money's worth. Ten dollars covers initiation and a year's dues.

(Continued from page 1.)

## Our Committees Hard at Work

The Committee on Taxation and Assessments will publish the tax list during the month of June. They have sent out a letter in which they invite members of the Board to advertise, and in which they point out the splendid opportunity afforded to reach the public through this pamphlet which will be so much used. The members should not miss this chance. Besides helping themselves they will help the Board pay the expenses of publishing the tax list.

The Membership Committee held a meeting on May 18th at the board rooms. Plans have been made to thoroughly canvass the city.

A block system is being worked out whereby each member will be assigned to the particular block on which he lives and he will be expected to visit all persons eligible to membership in an effort to interest them in the work of the board. A map of the city is being prepared to show the distribution of membership. Further, advertising in the public press will also be used to place the advantages of membership in the organization cogently and forcibly before the people.

But come to the next meeting, hear more details and how the committee is succeeding.

The Committee on Public Good and Progress met on the 12th of May. The question of assisting the Tax Commissioners in preparing the annual budget was taken up with the result that a communication was sent to the Tax Commissioners offering its assistance in making up the budget. The committee also asked the Board of Tax Commissioners to accept the offer of the services of the Robert L. Stevens Fund for Municipal Research. The result was that on the 12th of May the Tax Commissioners adopted a resolution accepting the offer of the Robert L. Stevens Fund. The purpose of the Municipal Research is to make an examination of the books and records of the various departments which have asked for appropriations, for the sole purpose of assisting the commissioners in preparing the budget which would provide adequately for the various departments. Their examination is in no sense an investigation in the sense in which that term has been used during the past six months.

The report of the Robert L. Stevens Fund

Attend the next meeting, Wednesday evening, June 1st, at Trust Company of New Jersey.



for the Municipal Research is awaited with very great interest and its report will be taken up and considered at the next meeting of the Board of Trade.

Do not miss this report which will be brimful of interest.

The Finance Committee held its meeting on June 9th at the board rooms. It was decided to create a Reserve Fund to be held by the trustees and to be used in bringing about good government and lower taxes. The purposes for which this Reserve Fund are being collected have more fully set forth in the letter sent to every member of the board.

The committee also decided to rent the second floor of 202 Washington street for the use of the Board of Trade. This large floor, approximately 25x70 feet is to be arranged so that the meetings of the Board of Trade may be held there. Provision will also be made for the secretary's office and meeting rooms for the various committees.

The Sewerage Committee has likewise been active; having held its meeting on the 16th of May. The committee has been working in conjunction with Mr. Thomas McCann in order to arrive at a practicable sewerage system for the city. They will have a further consultation with Mr. McCann on the afternoon of Wednesday, June 1st, at which time they will perfect their plans to present at the meeting of the Board of Trade in the evening. Definite recommendations as to what action the Board of Trade should take will be submitted.

The report of the committee will be of the utmost importance and it is hoped that every member will be present to hear it.

The Publicity Committee is at work. What do you think of the "Bulletin"? Help us with business news notes. Anything about members of the Board of Trade.

#### NEWS NOTES ABOUT MEMBERS.

E. H. Horwood abandoned a trip to Europe on account of his wife's poor health. They have gone to Asbury Park for the summer.

Henry Steneck tried to decline the trusteeship of the Board of Trade. President Jagels seems to have one ear stone deaf—very useful on such occasions.

Who is the tallest man in the Board of Trade?

Tell the secretary for the July "Bulletin."  
Who is the shortest?

Attend the next meeting, Wednesday evening, June 1st, at Trust Company of New Jersey.

Arthur Seitz is building some two-family houses for speculation out in the Oranges.

Lawyer Lichtenstein is preparing for his annual vacation trip to Europe.

You can help make the "Bulletin" interesting!

If you go away on a business trip, or a pleasure trip, tell the secretary—for this column.

If you get a good contract, let us make a note of it so the members will know what you are doing.

If you have a new front put in your store, or add to machinery of factory, let the secretary know.

That's the way to make the "Bulletin" interesting.

Are you a member of the Board of Trade?

Better join it right away—we can "help you in your business"—for we are

**Business Boosters !**

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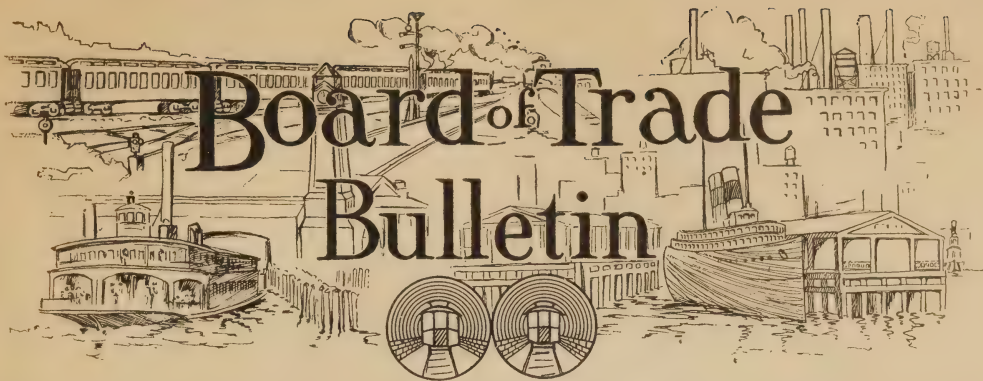
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**BUSINESS MEN ONLY**

**By Placing an Advertisement  
in THE BULLETIN**

**Ask the Secretary for Rates?**

Attend the next meeting, Wednesday evening, June 1st, at Trust Company of New Jersey.



Vol. I.

HOBOKEN, N. J., JULY, 1910.

No. 2.

# BOARD OF TRADE FIGHTS GRADE CROSSINGS

Council Holds Public Hearing On Application of  
Manufacturers' Railroad

## President C. H. C. Jagels' Vigorous and Eloquent Plea

Two petitions having been filed by the Hoboken Manufacturers' Railroad Company, the one requesting permission to construct, maintain and operate a railroad in the City of Hoboken, and to cross certain streets at grade, and the other asking the city to vacate the ends of certain streets, the Mayor and Common Council set aside Friday, May 27, 1910, at 2 p. m., at the City Hall, as the time and place for a public hearing at which persons interested in the railroad matter might be heard either for or against the applications.

Pursuant to the wishes of the Committees on Railroads, Manufacturers and Commerce, and Streets, and pursuant to the directions of the Board of Trustees, the President appeared before the Mayor and Common Council to voice the opposition of the Board of Trade to the applications of the Railroad Company.

We print below a stenographic report of the addresses made:

**Chairman Buckley:** The Council is now ready to hear arguments for and against the granting of the applications made by the Hoboken Manufacturers' Railroad Company.

**Councilman Volk:** I think it would be a good thing to hear from its representative, telling what they want.

### THE RAILROAD'S CASE

**MR. JAMES A. R. JOHNSON.**

**Mr. Johnson:**

Mr. Chairman and members of the Council: I am not the accredited representative of this road, nor the maker of this application, but

many of the facts which will come before this Council this afternoon I can probably answer, and at the same time give some information to some of the gentlemen here who are to pass upon this application which we have made.

Now, the objections which have come to my mind, and which have been brought forth by the Hoboken Board of Trade will likely be the main objections to be presented against the petition this afternoon. I think I am in a position to answer them to the satisfaction of the members of the Council and the Board of Trade.

### ALL THAT THEY ASK!

They first say that the road proposes to give no compensation. That is a matter which must be settled later. All that we ask and all that the city of Hoboken can grant us, is permission to cross at grade two streets of the city of Hoboken, Willow avenue, between 14th and 15th and 8th street, at the western boundary of the city. This is really an extension of the road now built, which connects the water front with the roads of the Erie & Jersey Junction above 14th street, and which crosses Park avenue to Willow avenue. The only thing which we ask of the city is the permission which the law gives this body the right to refuse or grant permission to cross Willow avenue at this grade. Eighth street is the only other street, I believe, which the law has given you the power to refuse or grant. A railroad has the right to cross a street unless it is an open or traveled street. If the law would



not give that right, it would be impossible to build a railroad where there are no streets laid out.

### QUESTION OF COMPENSATION

The Hoboken Board of Trade makes the objection, first: that we offer no compensation to the city of Hoboken. I would say that we propose to give the city any fair compensation for the right of way asked, but the only body which we can deal with is the Mayor and the Council of Hoboken, and any proposition which they ask of us will be considered.

### GRADE CROSSING NOT DANGEROUS

So far as the danger of life is concerned, there is only one grade crossing which there will be any question about. This crossing will be used only to push freight cars back and forth, and there will be no danger to life. We have crossed Fourteenth street at Hudson for a number of years with perfect safety. The city of Hoboken has got to look out for its future as best it may. I have had real estate agents in the city ask innumerable times that such a road be built, in order to get manufacturers to locate here, who had refused to come because Hoboken could not give them that road.

### BENEFIT TO HOBOKEN

Now this road will open up all of this part of the town where the road will connect, and be able to connect with the property there, giving to those seeking manufacturing interests, suitable railroad connections. It seems to me that the Board of Trade would do better if they were to advertise, as was advertised in South Brooklyn, asking manufacturers to come there, and showing the superior advantages and facilities which they could not get in South Brooklyn.

This proposition refers to the entire western part of Hoboken, which is meadow land, the building up of which will be of enormous advantage to Hoboken, and that is the reason the petition reads that way. Remember, that Hoboken is a part of the port of New York, which in time will be the greatest port in the world; and you today have the only chance of developing property over here so as to give factories proper connections with railroads and the water fronts.

### MAIN STEM PROPERTY

They also say that we deprive the city of large blocks of taxable property. This is a mistake. They mean that the main stem is taxed by the State Board of Taxation, and therefore, the taxes taken out of the city are returned to it, and I do not think you will lose a cent, as it gets more money back from the state than it gives the state. But if it is true that you lose a few hundred dollars by the main stem, which means only exactly what we lay, there would be taken out of Hoboken a slice and you would also greatly enhance the value of the property in that part of the city which this connection would give to you.

### BENEFIT TO MANUFACTURERS

They say that there is no real benefit to manufacturers and others, for it is simply a plan to carry freight to outside railroads. The only possible outside freight will be such freight as will be delivered to the steamship lines on the water front, and would not be any great detriment to the city of Hoboken.

### SUMMARY OF CASE

These appear to be the main objections. But on the other hand, if something like this is not done, the property on the western side of your city is going to be developed in a way which will be detrimental to your best interests, because, you know, the development of marshy low lands, such as are on the western side of the town, is not, as a rule, beneficial from a tax-paying standpoint. But with factories, such as you ought to have here, the city of Hoboken will be greatly and enormously benefited.

As I said before, the main contention will be the question of a crossing at Willow avenue and 15th street, but you will find that it will be necessary for the interests of the city to look at it carefully. The grade crossings, unfortunately, in some places, have got to exist, and when it is to be to the interests of the city, we must think long before we decide against them. The traffic should be taken care of in other ways, which has been done in many places. If your honorable body should see fit to grant this proposition, you can put in any proper restrictions that you want. All we ask is that we be given what are only fair and just rights, for which we have the right to ask this honorable body.

**Chairman Buckley:** We are ready to hear other speakers.

**Mr. Eberhard:** It is well to hear the opposition before we go on.

### MRS. ENDEL OBJECTS

**Mrs. Endel:** I am the owner of property at 11th and Grand streets. As I understand it, this road goes from Willow avenue, between 14th and 15th, right through Clinton, Grand and Adams streets, and that is right alongside of my house, and I am afraid that I will be unable to let my property to people with children, and you know it is very hard to rent a tenement house to anybody except families with children; and, therefore, I think it will decrease the value of my property greatly. I am just looking out for my own interests.

**Chairman Buckley:** Any others, for or against? Mr. Jagels?

**Mr. R. Schroeder:** We would like to hear from the other side first.

**Chairman Buckley:** Mr. Jagels previous to the opening of the meeting, had asked to speak in an early part of the discussion, and I am simply calling upon him because of that request.

**Mr. R. Schroeder:** We have changed our minds, and would prefer to hear their whole case presented first before we state our objections.



**Mr. Jagels:** Mr. Chairman, you are right about my asking to be heard during the early part of the hearing, but I understand Mr. Eberhard to say that he represents the manufacturing interests, and I would very much prefer to have him tell his side first. I represent the Board of Trade in this matter, and as such the mercantile interests.

**MR. FRED. N. EBERHARD.**

**Mr. Frederick Eberhard:** (Addressing the City Clerk):

Let me have that petition. (Referring to the petition signed by manufacturers favoring the franchise and read by the City Clerk)

**Mr. Chairman and Members of the Council:** The applications were presented to the Mayor and the Council, who passed a resolution to advertise a hearing. I expect it was done for no other purpose than for the Council to hear such arguments as those interested in the taxable land and the government of the City of Hoboken might present. I did not expect that there would be any charges of any irregular purposes of any kind, or intimations of the kind which have been running about. I expected it would be a fair hearing on the merits or demerits of this railroad.

**HARD TO SELL SITES.**

I am interested for a number of manufacturers. I represent Ferguson Bros., one of the largest manufacturers in town. Mr. Ferguson desired a factory fifteen years ago. The owners of a square block of ground, myself part owner, heard of Mr. Ferguson through Mr. Erlencotter. Through him we sought an introduction to Mr. Ferguson then in New York. We tried for months and months to persuade Ferguson Bros. to locate in Hoboken and it was finally agreed this way: The Ferguson people said, "We will take your property at cost, if you will show us the cost without railroad connections, and we will then consider coming over there." We did not have the railroad facilities then, and could not get them. We finally persuaded these people to come here, and allowed them \$1,500 off the purchase price of the property to induce them. This was not altogether an unselfish purpose. We then owned a number of lots in Hoboken, and our inducement to the Ferguson people was to give them that \$1,500, knowing that they employed a large number of people, that their large plant would improve the land, and that our property would improve also.

That has been the drawback to the city ever since the meadows have been here. We have not had the proper railroad facilities for the manufacturers. Other real estate men have long ago tried to get a railroad switch along the route, but without result. It has been the hardest thing possible to get the city to understand that such a railroad would be beneficial.

**SIGNERS OF PETITIONS**

Now, I have seen the representatives of this road, who represent the interests in this application, and they state in having this

petition signed, they have used the same arguments and put forth the same facts as were related to me by the owners of this would-be road. I have been told that it is clearly a manufacturers' road, that it is a main line running back of the hill, which would connect with all the main line roads running out of Hoboken; that if this Council would give the privilege they would connect any manufacturers nearby with their road, thereby removing the freight without handling, which is the great cost. For that reason, the great cost of handling, the factories will not come here. In going about with this petition I stopped in at Messrs. Hinde & Dauch, on Eighth street. They said: "Why didn't you come with this petition twenty-six years ago? We are going to move out of this town because we cannot get proper railroad facilities." "Well," I said, "if you had proper facilities, would you stay?" "Yes." The Common Council of Boston made them an offer to put in a railroad switch to induce them to come there. Now, there are other factories I went to and they all complained of the same thing. The Oriental Metal Bed Company, Mr. Schmalz, the baker; they spoke of it; said it was a good thing.

**MAIN STEM, STATE TAXATION.**

As to the taxable valuation which has been brought up here. It has been contended that the railroad, which is about one mile long, will take out of the taxable value a great deal of property. To start with, the main stem of a railroad is taxed by the State. The tax is returned to the school fund which is divided up among the municipalities on the basis of the school attendance. Jersey City is the only city in the State which does not receive adequate compensation on this basis for the loss sustained by the exemption of main stem property from legal taxation. Again, this railroad could not possibly be more than 25 feet wide. An objection made by one of the members of the Board of Trade was this: The law allows 100 feet. That is true, but the law does not allow a railroad to take 100 feet unless it actually occupies it. What of it? Would not the factory coming here with, say four or five hundred hands, like the Fagan men, waiting for this very thing, more than make up for this taxable value of the land which could possibly be taken out for this road? Why, one factory would more than compensate, not taking into consideration the fact that they employ a number of people, bringing them to this town to spend their money and to rent houses. If this road is built it will be of more benefit than injury. It will not only keep the factories here, but it will bring other factories, knowing the facilities here, and knowing also that meadow land is not adapted to tenement houses. At best, the piling that is necessary before building, is costly and expensive, and would not pay. You take Fifteenth street where they are driving piles. They wrote me a letter saying, "for gracious sake, get that petition signed." They must drive 150 feet, and then do not strike bottom. I know pretty







well, gentlemen, what I am talking about when I say that this land is good only for factories, and you could get them to come here by offering them such inducements and shipping facilities as would make it to their interest to come. I have a real estate man here who is waiting for this very thing to sell a block of ground to some one who wants to locate here.

#### REGULATE GRADE CROSSINGS.

As to the grade crossing above Willow avenue, I say this, that this council has the authority and can make application to our Railroad Commission, our Utility Commission, for the proper regulation of that road, if they are not going to do what is right. That can be regulated. I believe the council can so restrict the road as to have the railroad do what it says.

#### NO COMPENSATION NECESSARY.

The same way as to compensation. I do not see that they need to give any compensation, but that is clearly a business between this council and the railroad people. It is your place as council, together with the mayor to say what you will do. As to how much they shall pay, there is a way of determining that; also if there is going to be any loss to the city, and what that loss is. If the council, however, find that this petition is beneficial, and will benefit our people there is no reason why it should not be granted.

**Chairman Buckley:** Are there any other gentlemen who desire to speak in favor of the granting of the railroad's application?

#### MR. C. ALFRED BURHORN.

**Mr. C. Alfred Burhorn:** As a citizen engaged in the real estate business, it has

been brought to my attention again and again that the city is woefully lacking in the necessary facilities, in the amount of railroad sidings to come in here. I have taken the liberty of appearing here in favor of this grant. I think that the advantages in favor of this application should be very carefully considered and weighed against the disadvantages, if any.

#### OPPOSES GRADE CROSSINGS, BUT—

As to the crossing at grade at Fourteenth street and Willow avenue, I might say that I have always been one of those decidedly in favor of abolishing them further up where the tracks of the steam road are being constantly used; but it appears to me that this is a different proposition, and we ought to consider very carefully whether it is not decidedly an advantage to allow the crossing of the grade at this point.

I would like to corroborate what Mr. Eberhard has said regarding the factories on the north side of Eighth street, contemplating removing entirely because of lack of proper facilities. They have come to me repeatedly on account of not being able to get railroad facilities, and told me they were forced to go away from Hoboken, and to put their entire property on the market.

I appreciate the fact that this is a very difficult proposition, and I certainly do not envy the members of the council. But I do believe that the interests of the city require that the matter receive careful consideration; and if it should be found that the advantages outweigh the disadvantages, I move the application be granted.

**Chairman Buckley:** If there are no other speakers favoring the application we will now hear objections.

**Mr. C. H. C. Jagels, President of the Board of Trade, thereupon addressed the Common Council:**

In accepting the presidency of the Hoboken Board of Trade, it became my duty to become the spokesman and give voice to the wishes of the Board in every matter in which the city at large may be interested. In appearing before your honorable body today and taking the stand that I do in this important matter, I am diametrically opposed to railroad interests with which for many years I have retained pleasant business relations, but for a sense of duty to my board, and my city, sharply defines the lines of cleavage, and when a wrong so gross and unjust is to be attempted, I cannot and will not do anything less than protest with all my God given ability against the perpetration of the outrage.

#### PRESENTS VIEWS OF BOARD.

To-day I appear before your honorable body in order to state the views of our trustees and various committees that have considered the matter as to the desirability of granting a franchise to the Hoboken Mfg. railroad to establish a direct connection between the D., L. & W. railroad and their present railroad running from the Erie at Weehawken and thence along our shore front by means of a double track diagonally traversing our city and crossing all streets at grade. They have given this matter their careful consideration. In order to come to an intelligent decision as to how the city would be benefited, they invited a representative of the railroad to appear before them and so ascertain by a direct statement as

to what the city might obtain by the granting of this enormously valuable franchise, but outside of a general statement that it would be of benefit to manufacturers who might desire to locate in this city, we were not able to obtain anything definite. Carefully considering the proposition our trustees and committees came to the conclusion that they were absolutely opposed to the granting of the franchise, and that they would request your honorable body to deny the application for the following reasons:

#### OPPOSES GRADE CROSSINGS.

First.—We are absolutely opposed to railroad crossings at grade. During the past few years, in fact since the organization of the board of trade we have endeavored to secure the abolishing of the dangerous grade crossing at Seventeenth street, and now we are asked to establish about a dozen more right in the heart of our city. Let us for example take only one of them, that one which is to cross Willow avenue just above Fourteenth street. Here is located the new viaduct, which soon to be opened to the public, will turn a large tide of travel in all directions. Here also the trolley carrying daily thousands of precious lives will be subjected to the possibilities of delay and danger. Truly is not the one at Seventeenth street a sufficient example to cause you gentlemen upon whom rests the responsibility to take careful heed. We are told that this one is to be different; that there will be no switching, only through traffic; who is there that is willing to assume the responsibility that future events will prove this to be a fact. To-day throughout this broad land there is a constant cry "Abolish the deadly grade crossing." We find legislature after legislature not only prohibiting them, but where they exist, providing for their removal and making the same mandatory.

#### THE SEVENTEENTH ST. CROSSING

Our own Board of State Railroad Commissioners visited the deadly crossing at Seventeenth street and reported as follows:

"The avenue (Willow) is a most important thoroughfare, affording the only practical means of approach for teams with heavy loads from the North Hudson towns to the water front.

"The protection, however, does not prevent the possibility of the stalling of a trolley car on the railroad tracks; nor does it tend to minimize, on the contrary it rather tends to increase, the delay to traffic on the avenue.

"The board of trade and other similar bodies having failed to secure the elimination of the crossing at grade through agreement between the railroad companies and the municipalities affected, or through action by the municipalities against the railroad companies, as a last resort made this appeal.

"The Board impressed by the seriousness of the situation to which its attention is directed by the petitioner. Its lack of power to order, however, leaves one course only open to it and in pursuance thereof it recommends:

#### ABOLISH IT, SAYS STATE BOARD.

"That the grade crossing complained of be eliminated; and to that end

"It recommends that the municipal authorities of Hoboken and Weehawken call a joint conference of the representatives of the county of the adjoining municipalities whose inhabitants would benefit by the proposed change, and of the railroad companies and street railway company which would be affected.

#### WILL ABATE NUISANCE.

"Failing agreement as the result of such a conference, the board will direct the attorney general of the state to institute an action in the court of chancery to secure the end desired.

"The situation developed through this application manifests once more the unsatisfactory state, at present, of the law regulating to abolishing the grade crossings where agreement between municipalities and railroad companies cannot be attained."

#### CREATE MORE CROSSINGS?

In view of this broad statement, is it possible that you who are charged with the responsibility will establish another one in our city that only time can tell as to how dangerous it may become. If the crossing at Seventeenth street is so dangerous to not only foot, vehicle and trolley travel, how much more so may this crossing become when it is considered that the trolley travel alone at this point is about three times as great as at Seventeenth street, owing to the fact that all of the cars running up the hillside are compelled to pass this location. Today New York, Chicago and every city that has any regard at all for the safety of its citizens says to its traversing railroad to elevate or depress. When our board considered the abolishing of the Seventeenth street crossing we appreciated the fact that the railroad being there and in possession of the street for a great number of years, had certain rights which we were bound to respect, and as it was



not practical to either elevate or depress their tracks, we agreed to the building of a viaduct, which in the judgment of many, was not the best solution of the problem, but under the circumstances, the best that we could do. In order to secure the co-operation of the railroads interested we consented to a plan whereby 50 per cent. of the cost was to be placed as a burden on all the taxpayers of county; and yet here we are considering the establishing of not only one, but many, that may in time become just as dangerous. Can it be that this request is being considered seriously? Then we are told that this city is not Chicago or New York, but Hoboken, with a lot of meadow lots that need factories. Yes, we need factories, we need them badly, but not so badly that violating every principle of present day progress, we are going to establish these deadly crossings to the daily danger of our citizens. Last winter a bill was introduced in the legislature directing the railroad commissioners to proceed with and giving them the power to abolish grade crossings in this state, and dividing the cost, 65 per cent. on the railroad and 35 per cent on the public, and at the public hearing the state house was stormed by indignant citizens from all parts of the state who demanded that the entire cost of same be placed upon the railroads, and while they were not able to get what they demanded, it shows that the temper of the people is aroused on the subject, and the time will soon be here when their voices will be heard and considered. Yet in view of all this, we find our city considering the proposition to establish new crossings at grade. We are told that the road is to be built for the benefit of factories and our committee ascertained from the map furnished that the road if built would cross eight blocks diagonally which to all intents and purposes would not only be a handicap to a factory of any size, but would triangle so many lots as to make them practically valueless for factory purposes, and the only blocks that would be crossed in a direct line are six in number, so that if any of the adjoining blocks desired railroad connections it would mean that our city would have to be gridironed with railroad crossings at grade in order to give the facilities that this petition says that it wants to give.

#### COUNCIL'S RESPONSIBILITY.

In the Books of Books we read that Judas betrayed his Lord and Master for forty talents of silver, and history and tradition tells us if we will only read and heed, that who-soever betrays a trust reposed in him

by his fellow man, not only besmirches his own good name, but places a stigma upon who come after him, even unto the third and fourth generation. Our citizens have placed their confidence in your integrity; yes, their very lives, in your hands. Are you going to measure up to the responsibility? In these days of progress, when the deadly grade crossing is being so justly condemned, should you, the peoples' representatives, agree to grant this request. We say that in the eyes of God and man, you, you, you, and the owners of the road will be responsible for every innocent life that may be crushed out; for the sorrow and suffering that may be brought into the home, you will be responsible for the injuries that may in time be inflicted. Are you ready to accept the responsibility gentlemen of the council?

#### MAYOR ALSO RESPONSIBLE.

But you are not alone responsible. It is also in the hands of the mayor. For years he has been regarded as an upright, honest business man. During his term in the council he gave such evidence of his regard for the peoples' right that with a vote of confidence such as few men ever receive, he was elected to the office of mayor. To-day, you Mr. Mayor, face the great tests. We all know how valiantly you fought for what you deemed right when the Public Service corporation requested rights and privileges, which when compared with the request now before you is such that an adequate comparison is almost impossible. We feel confident that with your record, your reputation, your future and your past, we will not appeal to you in vain, that on account of the danger from grade crossings alone the grant will meet with your disapproval.

I have here, gentlemen, the message of the mayor. Perhaps there are those here who will recognize the writing. On page five the mayor says:

"In the granting of franchises by the council itself, a radical departure should be followed from the course pursued in the past. Our city officials in past years, have granted away, practically for nothing, rights and privileges to run trolley and steam cars, to maintain telephone, telegraph and electric light wires, and to lay gas mains, which, with the rapid growth of the city, have become of enormous value. These rights and privileges have been by these corporations made the basis of the issue and sale of hundreds of thousands of watered securities, to pay interest and dividends upon which they are

to-day exacting excessive charges from our people.

"Every privilege that remains yet to be given out in the future should be granted only after an adequate return to the city has been secured in the grant, and then only for a short term of years. Each grant should also contain a provision whereby the city can terminate the grant at any time, upon paying the appraised value of such plant as has been constructed in pursuance of the grant."

#### CORPORATE GREED AND CORRUPTION.

It is an unfortunate fact that the inordinate greed for the almighty dollar has developed a class of corporations and business men, who, in order to attain their ends, will stop at absolutely nothing. The corruption of public officials is a mere incident; they seduce men and have them sell their very souls, their integrity, their honor, their everything, in order that they may obtain what they desire.

What does it matter if the little child leaving its home with laughter and joy in its face innocently wandering in the pathway of the iron monster, is brought home a mangled corpse? What of it if a car load of trolley passengers on their way to their daily employment or on their way home after a hard day of toil are through negligence or accident sent to a sudden and untimely end. What of it if a group of happy school children, as in the case of the Clifton grade crossing horror in the City of Newark, are sent to meet their Maker, leaving a trail of heart-broken parents in their wake? **The cry is build me a railroad, build it cheap, build it even though it cost the blood of my fellow man.** Such is the cry of the deadly grade crossing. You men of the council, will be held responsible. Are you willing to assume it?

#### "YOU ARE YOUR BROTHER'S KEEPER."

On a lonely field under the star-lit skies of the Orient stand two men; they are brothers. They are offering a sacrifice to Jehovah and the Almighty is pleased with the one, but rejects the other. In a fit of anger a blow is struck and at the feet of one lies the other dead. From out of the still small night comes the voice "Cain, where is thy brother Abel," and faltering, realizing the enormity of his crime, conscience stricken and miserable he answers "Am I my brother's keeper?" Yes, in the eye of Him who rules the universe, you are your brother's keeper, and in this case he is placing his very life,

the lives of those near and dear to Him in your hands, and the responsibility is yours, yours alone, and let your conscience answer the question: "Am I my brother's keeper?"

#### NO ADDITIONAL FACILITIES.

Now, of what benefit to our manufacturers would the road be if built? It would not establish any railroad facilities which do not already exist in the city. It would simply be a direct connection with the Lackawanna on the south, and this road already provides every accommodation that a shipper can reasonably expect. It does not provide for any direct connection with the Pennsylvania, the Lehigh, the Central, all of whom, with the exception of the Pennsylvania, have freight depots in our city. Our committee is satisfied that nothing is to be gained on this score, and we are perfectly satisfied in our own minds that this road is to be built for the sole purpose of providing a direct line from the Lackawanna to the steamship piers, using our city streets and public highways as a shute for the traffic, and any small benefit that may be derived by a manufacturer will be a mere incident. Shall it be said that we, too, are going to sell our birthright for a mess of porridge?

Our board desires to encourage the location of factories in this city, and we appreciate the fact that in many cases a railroad siding is of great advantage. Some time ago we wrote a letter to the Erie railroad, whose tracks girdle our city in the west and the north, asking them if it would not be practical as a railroad proposition to run switches through the centre of each block from Willow avenue west to the foot of the hill, and so open up this vast tract of land for factory purposes as far south as Fifteenth street. In this plot of ground no streets have been graded; it is practically undeveloped, and would give every facility for manufacturing enterprises. These switches running north and south would add a distinct taxing value to each lot, and not being main sten property, it would not take a single dollar from our city. I shall here take the liberty of reading some of the correspondence our board has had on the subject.

#### ERIE R. R. OFFERS SIDINGS.

Erie Railroad Company,  
New York City.  
Gentlemen:—

The Hoboken Board of Trade is very anxious to secure for this city manufacturers, and we find that it is very desirable for them to obtain direct switching facilities so that they can receive and consign freight in



carload lots. We have a large tract of meadow land adjacent to your Weehawken branch tracks which is admirably adapted for industrial purposes, and would, we think, be quickly utilized by manufacturers if your company would give an assurance the arrangements for the necessary track connections could be made so as to connect with the several blocks abutting your tracks. Our main idea would be to avoid dangerous grade crossings, as this board considers them a menace to lives under any and every condition, and we are under the impression that these switches can be so constructed that it will not be necessary to cross any streets at grade, for the reason that in this entire section, none have as yet been laid out and dedicated to the city. At the present time only Seventeenth street immediately adjoining your line would have to be crossed, and as this street is a dead end, we feel that our mayor and council should grant this privilege if the adjoining property owners so request. We would be glad to have your views on this subject.

Respectfully yours,  
RUDOLPH SCHROEDER,

Secretary.

In answer to which we received the following reply:

Mr. Rudolph Schroeder,

Secretary Hoboken Board of Trade,  
Hoboken, N. J.

Dear Sir:—

Replying to your valued favor of May 26th, in the matter of side track connections to industries in the City of Hoboken, adjacent to the Weehawken branch of the Erie railroad.

Please be assured that this company will at all times co-operate with your honorable board in the matter of providing such side tracks and switching facilities as may be necessary to adequately protect any industrial development in the territory referred to.

Yours very truly,  
F. D. UNDERWOOD,  
President.

#### DO NOT GRIDIRON CITY!

You will note from this correspondence, gentlemen of the council, that it is not necessary to gridiron the city with grade crossings, and that there are other ways much more simple and more just to our city, to accomplish the desired result. Give us a proper sewerage system in this section, and you will be surprised at the building boom that will take place, for you can rest assured that our present shipping facilities are as good as any city in our country can boast of. We are also informed and ex-

pect to have a letter shortly confirming same that the West Shore road has a contract right to cross the Erie and establish switching connections with any property adjoining the Erie right of way.

#### CAN COMPEL RAILROADS TO GIVE SIDINGS.

Speaking of switching connections and switching facilities, I desire at this point to call your attention to the fact that manufacturers who desire switching facilities, may, under the existing law, compel the Erie railroad and the West Shore railroad to give them such switches by applying to the state railroad commissioners. Permit me to quote from the laws of 1909, chapter 189, which in part reads as follows:

"Sec. 5. The Board of Railroad Commissioners shall have power, after hearing upon notice, \*\*\* to order and direct any railroad company to construct, maintain and operate, upon reasonable terms, a switch connection with any private side track which may be constructed by the shipper to connect with the railroad where such connection is reasonable, practical, and can be put in with safety and will furnish sufficient business to justify the construction and maintenance of the same."

#### THAT MANUFACTURERS' PETITION.

And now, gentlemen of the council, you have heard read this petition, signed by certain manufacturers and property owners in reference to this railroad. I recognize the names of some of the parties who signed that petition—some of them members of the board of trade. I took the liberty of calling upon them to get their views in this matter, because in my office as president I felt that I should be impartial and get both sides. It is easy enough for any railroad to secure an attorney who is willing to pocket his conscience with his retaining fee, and induce busy manufacturers whose time is limited to sign a petition by holding before their vision the advantages of a railroad siding and promising to give excellent service and everything else under the sun. I had not the time to go around and see all of the signers of that petition, but I saw some of them. Here is a letter from one of the largest manufacturers in the city, Joel H. Woodman:

#### MANUFACTURERS REPUDIATE PETITION.

Hoboken, N. J., May 26, 1910.

Mr. C. H. C. Jagels,

Pres. Hoboken Board of Trade,  
35 Fourteenth St., Hoboken, N. J.

Dear Sir:—

As a manufacturer and a taxpayer

in this city, I am certainly very much opposed to the granting to any railroad the privilege of gridironing the city with tracks. For in the first place think of the danger to life and limb that it would be to the inhabitants of such a thickly populated city. Secondly, there is nothing that would tend to diminish the value of our property more than railroad tracks at grades for the purpose of transporting freight, I presume you are all familiar with the trouble they are having in New York with the New York Central tracks on Tenth and Eleventh avenues.

If this so-called Hoboken Manufacturers' Railroad company wish to benefit the people so much as they put forth they would in their petition, why do they not put themselves about to see that we have the accommodation of a public dock in this city?

I hope that you and your honorable board will endeavor to see to it that this company will not get their wishes in this respect, no matter at what cost, and remain,

Yours very truly,

J. H. WOODMAN.

One from John Schmalz's Sons, another signer:

Hoboken, N. J., May 27, 1910.

Mr. C. H. C. Jagels,

Pres. Board of Trade,

Hoboken, N. J.

Dear Sir:—

We hereby wish to withdraw our signature from the petition requesting the placing of a new line of tracks by the Hoboken Manufacturers' Railroad company, through various street of our city, not being sufficiently informed on the benefits derived therefrom.

Respectfully yours,

J. SCHMALZ'S SONS.

Again from an iron manufacturer:

Hoboken, N. J., May 27, 1910.

C. H. C. Jagels, President,

Hoboken Board of Trade,

Hoboken, N. J.

Dear Sir:—

Sometime ago we signed a petition asking the mayor and common council to grant a franchise to the Hoboken Mfg. railroad, and we were under the impression that it was going to be a benefit to all business interests.

Since that time we have learned that the proposed road will establish numerous grade crossings which will be a menace to our citizens, and in addition thereto, it will take from the city tax rates, property which it sorely needs for its own purposes.

We wish to go on record as withdrawing our signatures to this petition, and ask you to oppose the granting of this franchise in every legitimate way.

Very truly yours,

GEO. FOCHT SONS,

Geo. Focht.

Here is one from the Reade Mfg. Co.:

Hoboken, N. J., May 27, 1910.

The Hoboken Board of Trade,

Hoboken N. J.

Gentlemen:—

Upon looking more carefully into the matter of the proposed Hoboken Manufacturers' Railroad company we find that it will in no way benefit us.

The representative of this company called upon the writer several days ago and showed his plan in a very favorable light, whereupon we signed their petition for a franchise.

As this was evidently a misrepresentation, would say that this firm do not wish their name associated in any way with the approval of the plan.

Yours very truly,

THE READE MFG. CO.

Chas. H. Reade.

Another from a printing concern:

Hoboken, N. J., May 27, 1910.

The Hoboken Board of Trade,

Hoboken, N. J.

Gentlemen:

In connection with the proposed Hoboken Manufacturers' Railroad company's plan, we beg to advise that we signed their petition because of the large number of names already affixed of the manufacturers of Hoboken, though the proposed line would not materially benefit us. After going over the details of the matter we are frank to say that we are not in favor of the granting of franchise to said company.

Yours truly,

ROCKWELL PTG. CO.,

C. L. Rockwell, President.

Keuffel and Esser Co., one of the largest plants, writes:

Hoboken, N. J., May 27, 1910.

Mr. C. H. C. Jagels,

Pres. Hoboken Board of Trade,

Hoboken, N. J.

Dear Sir:—

We write these lines in pursuance of the conversation which you had a few days ago, with a member of our firm, relating to the question whether or not the manufacturers of Hoboken would derive any benefit from



the proposed extension of the Manufacturers' Railroad and the establishment of a local freight depot in Hoboken, as contemplated by that corporation.

Upon due consideration we cannot find that we, as a manufacturing concern, would derive any benefit from the establishment of a local freight depot by the Manufacturers' Railroad for the following reasons:

Our shipments are mostly piece goods, and in order to obtain prompt shipment for them in direct through cars to the point of destination, we have to make shipments from the various docks in New York which provide such direct service. Local shipments from Hoboken would be too small to permit of loading every day through cars to the many various cities throughout the country to which we make almost daily shipment. As far as load shipments are concerned, we have found absolutely no difficulty in shipping either over the Delaware, Lackawanna and Western, the West Shore or the Erie, to all points which we wanted to reach. As a matter of fact, if a local freight depot was established in Hoboken, we doubt very much if it would afford us such service that we could make use of it at all.

Yours respectfully,  
**KEUFEL & ESSER CO.**

The American Lead Pencil Co., another large company, says:

Hoboken, N. J., May 27, 1910.  
Mr. C. H. Jagels, President,  
Hoboken Board of Trade,  
Hoboken, N. J.

Dear Sir:

I understand that the Hoboken Manufacturers Railroad is seeking a franchise for laying tracks through the city of Hoboken and offering switching facilities in order to have manufacturers locate here.

While switching facilities for manufacturers would no doubt be an advantage, at the same time I wish to state that as a representative of one of the large manufacturing concerns here at Hoboken, we have no complaint to make, as far as shipping our goods out of Hoboken is concerned.

On the other hand, to grant this privilege to the railroad company for a franchise traversing through the city with their road and establishing switching depots, would be the establishment of numerous grade crossings, which would be a source of danger to the traveling public.

Another thing, I do not think it advantageous to the taxpayers of this city to grant this privilege, is due to

the amount of valuable property which would be taken out of the city assessment, and which naturally would mean an increase of taxes to the property owners.

For the reasons stated I am not in favor of granting this privilege to the railroad company.

Very truly,  
**AMERICAN LEAD PENCIL CO.**  
Albert G. Weissenborn, Supt.

Mr. Bernegau, a large property owner writes:

Hoboken, N. J., May 27, 1910.  
C. H. C. Jagels, President,  
Hoboken Board of Trade,  
Hoboken, N. J.

My dear Mr. Jagels:

As a citizen and taxpayer of Hoboken and a member of the Board of Trade, I want to urge you to use every possible means in your power to prevent the granting of a franchise to the Manufacturers railroad to cross the streets of our city, as is proposed by the present plan. Especially, however, I want to direct attention to the proposed crossing of Willow avenue at a point above Fourteenth street, which is sure to create a danger spot which to establish would be a blot upon our city. The proposed route will also make of the now dormant grade crossing in Park avenue, above Fourteenth street, a life one, and will establish a danger point there just as bad as that of Willow avenue. Park avenue and Willow avenue are now practically the only streets by which the citizens of Hoboken and owners of vehicles and horses can leave the city in order to reach the Hudson county Boulevard. The crossing over the trolley car tracks at Fourteenth street is now a dangerous one for anyone riding or driving a spirited horse. What is going to happen if right after passing the trolley lines on Fourteenth street one gets in danger of being run down by the railroad?

The fact that grade crossings should not be allowed, is becoming pretty well established throughout this country, and in many cities the railroads have been forced to elevate or depress their tracks, in order to avoid grade crossings. As I am informed, the English law prohibits any grade crossing in Great Britain.

I do not want to dwell on the other features of the proposed franchise, but the grade crossing at Park avenue and Willow avenue must not be granted. It is useless for the railroad company to state that no other way to get to the western side of the city can be found. In modern engineering far more difficult problems

have been solved, and it is simply a question of whether or not the railroad company shall spend a certain amount of money in accomplishing their ends or whether the council will simply give away privileges without taking the wishes of the community into consideration at all.

There is no doubt in my mind but that in the event of grade crossings being established at the two streets mentioned, a fearful disaster with heavy loss of human life will occur, and possibly not many months after the railroad is established. I wonder if there is any one among the honorable gentlemen of the common council who is willing to face the responsibility when some day that fearful catastrophe will be a fact. I remain,

Yours respectfully,

CARL N. BERNEGAU,

### ONE KILLED, OTHERS INJURED.

..Mr. Johnson stated in his remarks that no one had ever been killed on the line of the Shore Road. Although he probably is not aware of it, I believe that a Mr. Kelly, father of the present Mr. Kelly of J. W. Tompkins & Co., was killed on this road, and I am also informed that at different times people have been more or less injured.

### LOSS IN TAXATION.

Our second reason for opposing the granting of the franchise is that it will take from the city's tax list a large block of property, which upon the road being built would at once become mainstem railroad property, and thus pay its taxes directly to the state. This road if built would cross either at right angles or diagonally a great number of lots, and what the remainder of them would be worth for the purpose of taxation, only the future and courts will be able to answer; but if we can judge the future by the past, we know where our city will get off; as usual we will emerge from the small end of the horn. To-day our city is assessed at 100 per cent. valuation; our expenses are increasing every year; our tax commission hardly know where to turn to raise the necessary moneys, and yet here we are considering turning adrift the revenue to be derived from these lots over to the state.

### STUDY ASTRONOMY TO NOTE INCREASE TO SCHOOL FUNDS.

But they say the state pays it back to the school fund, and so you get it back anyhow. According to law this money is divided among the

various municipalities according to the average attendance at the schools and as the attendance at our schools during the past five years has increased only four and one-half per cent. you will not have to be very much of a mathematician to figure out how much will come back to Hoboken; in fact it is our belief that we will have to study astronomy to note the increase in real money that this city will receive in return for the granting of this valuable franchise.

### MUCH LAND WITHDRAW.

We are furthermore told that the fact of the railroad giving switch connections will increase the tax value of the adjoining lots. Without exception all railroads make their returns to the State Board, when they own the necessary land, that their mainstem property is 100 feet in width. Take that enormous amount of land running diagonally through a block out of that which is subject to city taxation and then you can form your own conclusion as to how much more there will be left for factories, and of what wonderful architectural design some of them would have to be in order to be built at all.

### NO YEARLY REVENUE?

Our third reason for objecting to the granting of the franchise is the fact that our committee even if a deadly grade crossing can be atoned for with money, was unable to obtain any satisfactory assurance that the city would be paid a yearly revenue for this valuable right that would be at all commensurate with the privileges it bestows. We were informed that was a matter for the council to adjust, and while this is absolutely so, we feel that we have a right to know what is offered and will be paid for the privileges before the granting of the franchise should even be considered.

### CHALLENGES RAILROAD TO STATE COMPENSATION.

I AM GOING TO PAUSE HERE, AND I CHALLENGE THE RAILROAD REPRESENTATIVE TO STATE A CERTAIN SUM THAT THE COMPANY WILL YEARLY PAY FOR THE PRIVILEGE. (PAUSE.) MR. CHAIRMAN, SILENCE ANSWERS, AND THAT VACUUM IS JUST AS GREAT AS WHAT THE CITY WILL GET WHEN THE THING IS FINALLY SETTLED.



## SHALL CITY MAKE RAILROAD INVESTMENT GOOD?

We were furthermore informed that the company had purchased and acquired the necessary lands at a heavy expense; that they had held same for a number of years at a cost of interest and taxes; that the operation of the road was not a financial success, and that they would be willing to dispose of their rights and privileges upon the same terms and conditions upon which they received them; in other words, that they had made a poor investment and now want the city to grant them this right in order that they may do business at a profit. The individual may accept these statements according to his mental ability or rather gullibility but the Board of Trade wishes to go on record as stating that these considerations shall carry no weight whatsoever, and considers these arguments puerile.

I would also say right here that as an illustration of their erratic tactics that we were not able to receive any definite word as to how this road would be operated; no statement as to whether they intended to use steam or electricity could be elicited.

## MR. ADOLPH CARSTENS.

Mr. Adolph Carstens: Mr. Chairman, I represent several taxpayers. I think this application for the extension of the Hoboken Shore Road, as its counsel has made known to us, is absolutely without merit. There is no public demand for the extension of that road. If there were any demand, it would be absolutely for the abolition of that road which has spoiled one of the best streets in the city. These people just ask for the opportunity to spoil some more. There are, of course, a great many arguments which might be advanced against the granting of this franchise.

## WANTS COMPENSATION.

In the first place, if the franchise should be granted at all, it should be granted only on terms which would be satisfactory to the citizens and to the people of Hoboken, and on such terms as would fully compensate them for the disadvantages that the erection of such a road would make. The road would take out of the property of Hoboken a great big slice. The argument is advanced that the money comes back to us to pay the school expenses. I say that the argument is not founded on a fair premise. Because the money is turned into the State, the property is taxed as main stem property.

## SEVENTEENTH STREET DEATH TRAP.

In the second place the grade crossings is a very important subject. We have suffered

## APPLICATION QUOTED TO REFUTE RAILROAD'S LAWYER.

Mr. Johnson also stated that Fourteenth and Eighth streets were the only grade crossings that would result. There are many streets which they ask to have vacated. If those streets are not vacated, I do not see how they could get across them except at grade. The application itself shows Mr. Johnson must be in error or it might have been a slip of the tongue, when he spoke of only two grade crossings.

## WOULD BE A GREAT WRONG.

In conclusion we desire to state that in our opinion the granting of this franchise would be a gross violation of the rights of our citizens, the spoilation of our streets, the endangering of the lives of our people, and that no arguments so far advanced would change our opinion that the deadly grade crossing should be once more established, and we protest with all the force at our command against the granting of this franchise.

extremely from grade crossings, and every man in the trucking business knows what the grade crossing at Seventeenth street means. It means that the traffic is broken into constantly; it means that horses and wagons are in constant danger. The driver takes his life in his hands as he crosses that death trap. The very idea of employing these grade crossings is repugnant to the common sense of the people, and especially to those who have business between North Hudson and Hoboken.

## VALUES RAISED WITHOUT RAILROAD.

We also hear the argument that the back lots of the City of Hoboken will be greatly enhanced by the granting of this franchise, and that values will go up. As a matter of fact, Mr. Eberhard knows that the value of this property has gone up by leaps and bounds during the last ten years. Ten years ago meadow land was sold for \$200 and \$300 a lot. A short time ago I was offered lots in the same section for \$1,200 a piece, and then it was with difficulty I could get them. Our land is doing pretty well, and we are getting a great many factories. We do not need any artificial stimulation. We do not need the Manufacturers' Railroad Company to help us out.

## WHO ARE RAILROAD CO.?

Who are the Manufacturers' Railroad Company? Do you know them? Can you name the officers? Can you tell me how many Ho-

boken people are in it? Are Hoboken people going to hold any of the stock? I do not think they are. This company is composed entirely of people who are on the outside, who come in here to try to exploit us for their own purposes, regardless of our rights and without any consideration for us.

#### TRUSTEES FOR PEOPLE.

Gentlemen, I think that this is a serious situation for the members of the Council, because the members of the Council are the servants of the people. A public office is a public trust, and woe to public officer who betrays his trust. The children, the women, the citizens, are entitled to go from place to place without being put in danger, and the employing of these grade crossings offer another danger to life and public safety. If I were a member of the Council I would not like to have on my conscience the fact that a man, woman, or little child came to his death at one of these grade crossings, the franchise of which I had a voice in granting. This is a more serious thing than money. It is a matter of life.

#### MR. JOHN KERESSEY.

Mr. John Keressey: Mr. Chairman, I am against this grant. Certainly against it. I am here as a citizen and I represent a great many citizens. I had no idea until a few days ago that there was such an organization as the Hoboken Manufacturers' Railroad Company. It has come up as a mushroom in a night. They have not stated the names of the incorporators, nor have they told us what it is they want to do. From the applause during the recital of President Jagel's address I learned where the citizens stand in this

matter, especially when he asked the representative of the road what he was going to pay, and there was no response. What are they going to pay for it? I suppose they are on the same plane as the other roads. The city receives nothing, and they want the franchise. We lose everything, the water front, our streets, and everything, and not a penny do we get in return. And here is this company demanding this Council grant them a franchise that will endanger the lives of the public, and will stop traffic between here and North Hudson. And what do they pay us? Good God, this city has been ruined, everything has been taken from us, and the ordinary citizen who has property in this city is raised up to 125 per cent. on its valuation. Why? The assessors are compelled to, because we receive nothing only from the ordinary property and the license of the liquor man. This is all we are really receiving, and nothing from our streets but instead paying heavy costs to keep them going.

#### TAXATION A BURDEN.

And you, gentlemen of the Council, are called upon to grant this franchise? Do not do so until they give some further arguments, some further ideas that the citizens will be benefitted by it. If you do, I tell you you will hear the voice of the people. The ordinary citizen is paying today 25 per cent. over the full valuation of our property, more than the property will yield. And it is these railroads which are bringing us to such a state of affairs. Are we going to stand it? I think the citizens have been very dumb in this matter, but they will not stand too much and I beg of you gentlemen, not to grant that franchise.

## ROBERT R. RIESER

### REAL ESTATE AND INSURANCE

52 Newark Street

Hoboken, N. J.



## Press Reports of the Public Hearing Before Council, May 27, 1910:

A careful reading of the following reports will disclose the attitude of each of the newspapers toward this important railroad question. It is interesting to note how one newspaper in its report emphasizes the Railroad Company's arguments, while the other gives prominence to the opposition of the citizens to this grant. Is this a reflection of the editorial departments and of the views of the owners of each paper? These articles appeared in the issue of May 28, 1910.

The Observer May 28, 1910.

### OBJECTIONS MADE TO RAILROAD EXTENSION

**President Jagels, of Hoboken Board of Trade, Principal Speaker in Opposition to Permit the Manufacturers' Railway Company to Cross City Streets.**

### OTHER CITIZENS SPEAK FOR AND AGAINST IT

Another hearing on the application of the Hoboken Manufacturers' Railroad for the privilege of extending its road to the limit of the city on the western boundary will be had on June 10.

There was a hearing yesterday afternoon and vigorous objections were made to the extension by President Jagels, of the Board of Trade. Mr. Jagels appeared with a ten-page typewritten speech and a number of letters from manufacturers, stating that, while they had signed the petition asking for the extension to be made, they were desirous of withdrawing their signatures.

James A. C. Johnston, counsel for the railroad company, was the first speaker, and went into detail in explaining that the railroad company simply wanted the privilege of crossing Willow avenue, between Fourteenth and Fifteenth streets, and Eighth street at grade, and that all of the rest of the streets that would have to be crossed would be crossed where they were dead ends. Mr. Johnston also explained that manufacturers would be greatly benefited by the extension of the road and that should it be completed, there would be an easy and absolute connection between the various steamship piers in Hoboken and the railroad lines which enter that city. He told of the inducements which would be offered to the out-of-town manufacturers to locate in Hoboken and of the improvements that would be made in the meadow section of the city.

(Continued on page 16, first column)

The Jersey City Journal, May 28, 1910.

### QUOTES BIBLE IN ATTACK ON HOBOKEN RAILROAD GRANT

**President Jagels of Trade Board Rehearses Story of Judas and Cain and Abel in Speech to Council.**

President C. H. C. Jagels of the Hoboken Board of Trade, appeared before the Hoboken Common Council at the public hearing in the matter of the application for a franchise by the Hoboken Manufacturers' Railroad Company at the City Hall yesterday afternoon, and in a pointed speech objected to the Councilmen giving their consent to the Railroad Company's proposition under any circumstances. The hearing after Mr. Jagels' argument, was adjourned till Friday, June 10.

Mr. Jagels waited until James A. C. Johnston who represented the railroad, C. Alfred Burhorn, a real estate man and Fred N. Eberhard, a member of the Board of Trade and personal counsel of Mayor Gonzales, had spoken in favor of the passage of the franchise and then he loosened up on the whole proposition.

Mr. Eberhard who stated that he appeared for the manufacturing interests of the city, and that these interests were certain the extension of the road would benefit the city, had a list of signatures of manufacturers, many of them members of the Board of Trade petitioning the Council to grant the franchise. Mr. Jagels wound up with this as an answer to Mr. Eberhard.

"It is easy enough for any railroad to get an attorney who will secure signatures for his client, but it must not always be assumed that those signatures mean the petition is endorsed by the signers. For instance I have here a letter from one of the signers of the petition Mr. Eberhard has read. It is from John Schmalz & Son, bakers. They

(Continued on page 16, second column)

(The Observer, May 28, 1910—Continued)

## EBERHARD FAVORS IT.

Frederick N. Eberhard was the next speaker in favor of the extension, and in addition to explaining the immediate benefits which would accrue from the extension, made the positive statement that he knew of a real estate dealer who had a commission from ten different manufacturers to secure sites for them should the extension go through. He stated that all of the meadow and lowlands would be improved, and that while the main stem of the railroad property would be taxed by the State, the addition to property values would make up any loss from this reason to the city. Mr. Eberhard stated that he was present at the hearing to talk for the factory interests of the city and that the business men wanted the extension to be put through.

"I appear for citizens of this city and owners of taxable lands, and did not expect there would be any imputation that the extension of this road was to be put through for any unfair reasons," said Mr. Eberhard. "I thought it would only be necessary for this body to hear objections that would be in relation to the showing of who would be hurt should the railroad be extended.

"Some years ago myself and Messrs. Frommel and Wright sold a plot of property to the Ferguson Company, and sold it with \$1,500 taken off the cost. He had been trying to get rid of it for months and had to sell it below cost in order to induce the Fergusons to come here. I will not say that we were entirely unselfish in the matter, for by the establishment of the Ferguson factory in our town the property which we owned alongside of it was improved.

"Hinde and Dauch, paper manufacturers whom I approached for signatures told me that they were going to leave the town, and asked why I did not come there two years ago with the proposition of an extension of the road. They may now remain in Hoboken if the extension goes through. In so far as the taxing of railroad property by the State is concerned that all comes back through the Board of Education to be used for school purposes.

"The main stem of the railroad cannot be more than twenty-five feet wide for there are to be but two tracks laid and one factory additional in the city will more than compensate for the supposed loss of taxes. Think of the number of people to be employed. The Council has the right to apply to the Public Utilities Commission to make all restrictions on grade crossings and the Council can also agree and demand what compensation shall be paid the city."

Prior to Mr. Eberhard's address, Chairman Buckley called upon President Jagels of the Board of Trade to register any objections he had to make. Mr. Schroeder, secretary of the board, who was sitting alongside of Mr. Jagels arose and said Mr. Jagels would like

(Continued on page 17)

(Jersey Journal, May 28, 1910—Continued)

state that they did not understand the petition aright or they would not have signed it and they positively state in this letter I have here that they are opposed to the proposed grid-ironing or our city with tracks.

"Here is another signature on Mr. Eberhard's list, it is from George Focht & Sons, and they state that they are against the extension. Another here is from the Reade Manufacturing Company in Grand street, stating that the petition was misrepresented to them or they would not have signed it.

"Yet another letter from the Rockwell Printing Company states that the reason for signing the petition was because of the number of signatures already on it. This next letter here is from Kueffel & Esser stating that the franchise must not be granted. The American Lead Pencil Company in a letter which I will read to you also states it is against the grant of the franchise, that it is unnecessary and that the shipping facilities are good enough in Hoboken now, so you see after all signatures to a petition are not always an argument in favor of granting a franchise."

Mr. Jagels was applauded time and time again while he spoke. Mr. Jagels' speech was the result of Secretary Schroeder discovering that a petition was being circulated among manufacturers and that they were being induced to approve the desired franchise. He communicated this fact to the president of the Board of Trade and Mr. Jagels at once got busy. So much so that he had the letters mentioned when the hearing was called and he hopes to get letters from most of the other signers showing that they never intended to advocate the extension of the railroad.

Mr. Eberhard in his plea for the Council to grant the franchise declared the city would benefit by the railroad extension; that it would enhance values and that factories would as a consequence locate in the western part of the city.

Mr. Johnson had said that the railroad would be a benefit to the manufacturing interests, that would only cross two streets at grade and as no lives had been lost on the Shore Road, none would be in the new one. Mr. Jagels in his speech declared that there had been lives lost on the Shore Road, that the proposed extension would cross a great many streets at grade, that it would practically gridiron the city, and that few benefits would accrue to the manufacturers. He said:

(Then followed in full the address delivered by President Jagels which appears in this number on another page.)

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The Inquirer.

The Inquirer in its issue of June 3rd gave a complete account of the entire hearing including the addresses delivered.



(Observer, May 28, 1910—Continued)

to hear the other side of the matter before he talked. Chairman Buckley then reminded Mr. Jagels that before the meeting started he had stated that he was not feeling in the best of health and would like to be heard first.

#### C. A. BURHORN'S VIEWS.

C. Alfred Burhorn was the last speaker in favor of the extension and then Mr. Jagels made a lengthy address in which he told of the opposition of the Board of Trade to the extension and stated that at all times the board would be opposed to the establishment of more grade crossings than were in the city at the present time.

He dwelt at great length on this subject and waxed eloquent in talking of the danger to life made by grade crossings and told of the repeated efforts of the Board of Trade to have the grade crossing at Seventeenth street and Willow avenue abolished.

He said that the extension of the tracks would not be anywhere near the benefit to the merchants which it was claimed it would be and called upon the members of the council to act carefully. He recalled the story of Judas and the forty talents of silver and stated that the man who betrayed a trust imposed on him not alone besmirched his good name, but cast a stigma on those who came after him.

In addition to this Mr. Jagels read letters from the following manufacturers all of whom are opposed to the extension though some of them had signed their names to the petition asking for the extension, but who stated they had done so without looking into the matter carefully: Joel H. Woodman, John Schmalz & Sons, George Focht & Son, Reed Manufacturing Co., Rockwell Printing Co., Keuffel & Esser and American Lead Pencil Co.

#### THE OTHER SPEAKERS

Dr. Schneider, Adolph Carstens, Mrs. Endle and John Keresey were other speakers against the extension and a communication from Leo Mayer, real estate dealer, was read. The communication condemned the proposed extension.

It was at first suggested that there be no further hearing on the matter, but this was opposed by Councilman Volk. Chairman Buckley told him that Mr. Jagels had ably presented the opposition to the extension, and received the retort, "Well, the Board of Trade is not the whole city, and I think there would be another hearing," from Mr. Volk.

"The Board of Trade is good enough for me," answered Mr. Buckley. "But if you want to have another hearing or two more, it makes no difference to me."

It was finally decided to have another hearing on Friday, June 10

## DISAPPROVE OF BUILDING CODE

Committee Would Have Paid Experts Draft New One

### Recommendations Rejected By Council

The Building Code Committee, to whom was referred for consideration the new Building Code of the City of Hoboken, held numerous and protracted sessions and took up every item and paragraph contained in it. Every item and clause that seemed to be objectionable was carefully considered and discussed with a view to improving, changing or amending it, as the case may have been. Numerous errors were found and many objections were made as the reading progressed and every section was carefully deliberated on and given close attention.

It was found that there were so many objectionable features in the code that the members of the Committee came to the conclusion that even if it were possible to have the various objectionable items and paragraphs eliminated, revised or amended, that not one of the members believed he would be doing justice to himself or to the public, by going on record as approving the code should it be so amended or revised. After considerable discussion the Committee concluded that the task of whipping the code into proper form so as to make it suitable for the City of Ho-

boken, was a task of such magnitude and would require so much time, that the only way to bring it into proper shape would be to have the work done by a properly constituted body or committee, consisting of an architect, a civil engineer, a builder, a lawyer, and a real estate man, and therefore the following letter was compiled and submitted to the Mayor and Council on June 22d. This letter we believe fully explains the sentiment and attitude of the Building Code Committee of the Board of Trade.

June 22, 1910.

The Honorable Mayor and Common Council  
of the City of Hoboken.

Gentlemen:

Referring to the New Building Code you now have under consideration for adoption, we beg to state that while it is very specific in a great many instances, it is in fact so much so, that in our opinion it would become a burden should it be adopted in its present form.

The most serious objection we have to the Code is, that under sections 147 and 148 the Inspector of Buildings is given the power to modify any of the provisions of the Code, or any rule or regulation relating to the construction, alteration, or removal of buildings or structures erected or to be erected.

We consider it to be the Building Inspector's duty to enforce the provisions of the Code and in our judgment he should not have discretionary powers of so vast a scope as to permit him to supercede or nullify the Code to such an extent as he apparently may do under the sections referred to. In order to remedy this objection and others only less great it is necessary that a proper Code be compiled which it will be the duty of the Inspector simply to enforce.

We therefore make the following suggestions:

(1) That the old Code remain in force for the present, with the following changes:

(a) Fees for repairs, new buildings, etc., For ordinary repairs not exceeding \$100 no charge. For alterations and repairs over \$100 and not exceeding in cost \$500, \$1, and for each additional sum of \$500 or any part thereof, \$1 additional.

For each new building costing not more than \$2,000, a minimum fee of \$5 shall be paid and \$1 for every additional \$1,000 of cost.

For moving any building, a minimum fee of \$25 shall be paid and \$5 for every additional block or part of a block through which the building is moved.

(b) We further recommend that the sections in the new code relating to re-inforced concrete construction be added to the old Code, as this is not provided for in the old Code.

(c) We recommend that the clause in the new Code relating to fire proof construction of steamship piers be added to the old Code.

(d) We object to the appointment of an assistant inspector. We know that a competent man giving his entire time and attention to his duties and not engaged in any other business, can do the work alone, and we prefer that such a man be paid a more liberal salary than \$1,800 if necessary, but not exceeding \$2,400 per annum.

We appreciate that the Code as now before you, has been compiled with considerable labor and intelligence by the gentlemen of the Committee, showing a very voluminous Code, but we feel that this important subject has not yet been treated with the care and consideration it should receive before it is adopted.

Our Committee in a number of sessions has directed its attention to the various paragraphs of the new Code; has made suggestions where it seems advisable; and offered such substitutes as presented themselves, but after holding numerous sessions, we have concluded that the task is greater than can be accomplished by our Committee. It being unnecessary in our judgment to submit at this

time the very numerous objections to the several sections which we have noted.

We therefore, recommend that a Committee of professional men be appointed consisting of an architect, a civil engineer, a builder, a lawyer, and a real estate man, to revise this Code and that they receive compensation for their work.

And we further respectfully request that the Board of Trade be given permission to confer with you in the selection of the Committee.

We believe that the old Code together with the additions suggested above will answer all purposes for the present, and until a new Code is compiled and adopted as suggested by us.

Respectfully submitted,

BUILDING CODE COMMITTEE.

Max Schalscha, Chairman.  
E. D. MacMurray,  
C. M. Bernegau,  
B. Vezzetti,  
W. P. Warmbold,  
G. J. Bandholz,  
John Rust  
A. S. Schiller,  
Arthur Seitz,  
F. A. LaPointe,  
V. Lassen,

The Chairman of the Building Code Committee understood from a conversation he had with two of the gentlemen who compiled the code, that the same was made up by taking clippings, paragraphs and sections from the codes of the Cities of New York, Jersey City and Cleveland, and one of the gentlemen just referred to, stated that he was not aware that the clause in Section 147, under the heading, "The Inspector of Buildings," which gives the Building Inspector power to vary, or modify any of the provisions of the code; as well as Section 148, which vests the Inspector of Buildings with power to pass upon any question relative to the code, etc., was a part of the code. When these paragraphs were shown to him, he stated that this was the first intimation he had that these paragraphs were in the code, and he said that they must have been inserted after he was through with his work on it.

The other gentlemen interviewed stated that he had not read over every section and paragraph of the code but was of the opinion that the Inspector of Buildings was not given any more power than he needed.

While it is admitted by every one that a new Building Code is a necessity, yet there is no justification for rushing through the code as drafted nor is there any necessity for adopting it in its present form.

At the meeting of the Council on June 22d, the Chairman of the Building Code Committee and the Secretary appeared and presented the letter above set forth. It was read by the City Clerk, but owing to the noise from passing trucks and trolley cars, it could not have been very well heard, or its purport



or intent understood by the members of the Council. When the Council declared a brief recess, the representatives of the Board of Trade discussed the matter with the Committee on Public Grounds and Buildings, and explained to them the attitude of the Board relative to the Code. When the Council reconvened and the matter of the Building Code was brought up, Councilman Wren stated that Mayor Gonzales was very anxious to have the code put through and to have it pass its first reading.

Through the courtesy and persistency of Councilman Volk, after putting the matter to a vote, (several of the Councilmen strangely enough objecting to hear the Board of Trade) the representatives of the Board were given the privilege of the floor. They morefully explained the attitude of the Building Code Committee and requested the Council not to be hasty in proceeding with the enactment of the code in its present form, but urged them to take time to have it properly compiled and revised, so as to meet the real needs of our city.

This plea for a better code did not seem to appeal very favorably to the Council, for it passed the code at its first reading. The City Clerk read the entire code in less than thirty minutes.

The Committee on Taxation and Assessments regrets to announce that it has been fur-

ther delayed in the publication of the Tax List. A succession of unfortunate occurrences has hindered the work of the Committee and it has within the last two weeks received a further setback due to causes which were unavoidable and entirely beyond the control of the Committee. A final report of the Committee will fully explain the difficulties which the Committee has encountered.

The time for receiving advertisements for the Tax List has been extended, and the publication will be ready for delivery to the taxpayers of Hoboken within ten to fourteen days.

The Committee wishes to impress upon the members and friends of the Board that they will help materially in financing this costly publication by advertising in the same. They will not only further their own interests successfully, but they will also aid in a very meritorious work by making this valuable publication possible without too great an expense to the Board.

As an advertising medium the Committee believes this Tax List to be an excellent proposition because it will remain a reference book, used at all times and looked upon as a source of information of exceptional value.

Members are urged to decide promptly and to hand their advertising contracts to the Secretary at No. 1 Newark street, without delay.

## Manufacturers' Railroad Co. Applies for Re-hearing

### Board of Trade Will Continue Its Fight on Grade Cross'ngs.

The Hoboken Manufacturers' Railroad Company, through its counsel, W. H. Corbin, has applied for a re-hearing before the Board of Railroad Commissioners. The Secretary has received a letter stating that the Board has decided to grant the Company's application and that the hearing will be resumed on Tuesday, July 19th, at the State House, Trenton, at 11 a. m. The State Board has notified the Mayor of Hoboken that it will be pleased to have him appear before it on that date to present his views.

The Board of Trade has requested the Railroad Commissioners to permit it to intervene to further oppose the application of the Railroad Company at the re-hearing on the 19th of July.

Following is the letter addressed to the Railroad Commissioners by the Company's lawyers:

Collins & Corbin,  
243 Washington Street,

Jersey City, N. J., June 23, 1910.

Mr. Frank H. Sommer,  
President Board of Railroad Commissioners,  
Trenton, N. J.:

Dear Sir—In the matter of the application of Hoboken Manufacturers' Railroad Com-

pany for leave to cross certain streets at grade, heard before your Board yesterday, we rather expected, from the form the opening took, that the case was to be postponed and further opportunity given for offering evidence as to the real facts, and we understood that the individuals from Hoboken were there to state what their objections were to the application, and were a little surprised when the case was summarily referred to a conference for decision, without giving further time for evidence. Through an oversight, we did not make formal application for a further hearing, which we had intended to make, and indeed had indicated at the beginning of the hearing, and we would like to have the matter opened so that we can put in certain maps and evidence before the Board before the matter is disposed of.

We think an erroneous impression was made by the informal statements laid before you yesterday. For example, that from one end to the other of the main line of the proposed railroad the fact is that the property is either vacant, or lined with factories, many of which want connection with railroad switches and with an independent line which will connect with all other lines. We think

a quite different impression was conveyed to your Board.

Furthermore, in view of the facts developed, we may desire to modify the application put in, or at least, to suggest modifications or restrictions which your Board might, with propriety, consider. The matter of limitation of time during which the line should remain at grade, and restrictions as to its use, etc., amount of traffic on Willow avenue, and

Park avenue, at the present time, and other things ought to be laid before you more fully and be better understood.

We respectfully request, therefore, that your Board open the matter for a further bearing, and give us an opportunity to lay the facts before you, before proceeding to decide the case.

Yours very truly,  
(Signed) W. H. CORBIN.

## Mr. Fagan Asks for Investigating Committee

### Observer Fails to Publish Letter

June 4, 1910.

To the Editor of the Observer:

Dear Sir:

I desire to call your attention to an inaccuracy which doubtless inadvertently crept into your report of the meeting of the Board of Trade. I refer to the article on page 2 of your issue of Thursday June 2d, headed: "APOSTLES OF RESEARCH ADMIT BREACH OF FAITH" which ends as follows:

"When this discussion had been evidently finished, Dr. Allen left the meeting room. He remained outside for some four or five minutes, and then returning, asked to be again accorded the privilege of the floor.

"I feel," said he, 'that we have been unfair in singling out The Observer in making our report on city advertising, printing and supplies. I would suggest that, in order to remedy any harm that our statements with regard to this newspaper may have done that this Board appoint a Committee to investigate all newspapers which have published official advertising and newspapers or other firms which have furnished supplies.' "

In view of the fact that Dr. Allen and Mr. Mackenzie of the Robert L. Stevens Fund had been invited to attend the meeting and were the guests of the Board of Trade, it is only proper that we should give you a correct version of what actually occurred, particularly as Dr. Allen is quoted as having retracted some of the statements made by him whereas in fact he was simply expressing the views of a member of the Board.

When Dr. Allen and Mr. Mackenzie had finished their remarks and the discussion had closed, in which ex-mayor Lawrence Fagan, City Treasurer Smith, Pres. Jagels, Mr. Palmer Campbell and others had participated, they left the meeting room and were immediately followed by Mr. Fagan. After a few minutes Dr. Allen returned and stated that Mr. Fagan had addressed him and that he had had a brief conference with him out in the hall, in which Mr. Fagan had said that he believed that the Observer had been unfairly treated, and that he wished Dr. Allen to return to the meeting to request that a committee be appointed to investigate the report of the Robert L. Stevens Fund, to ascertain the correctness and the fairness of the report, said report having charged the Observer with grossly over-charging the city for official advertising and supplies. Dr. Allen added that he gladly complied with the request made to him by Mr. Fagan and he therefore asked for the appointment of the committee to make such investigation.

The Board of Trade desired to know the whole truth and a motion thereupon prevailed authorizing the President to appoint a Committee of five members. This Committee has not at this writing been appointed.

I trust that you will publish this letter that the remarks of Dr. Allen, who represented the Robert L. Stevens Fund may be correctly presented.

Yours very truly,  
Rudolph Schroeder,  
Secretary.

*This letter was never published by the Observer.*

George F. Baright, advertising manager of the Prudential Insurance Company, will address the Board of Trade at the September meeting, (the 7th), on "Advertising." This will be a real treat for the business men of Hoboken. The meeting will be in the nature of a "Fall Rally," for the opening of the new headquarters.



# Board of Trade Bulletin

ISSUED MONTHLY  
BY THE

## Hoboken Board of Trade

AT  
NO. 1 NEWARK STREET, HOBOKEN, N. J.  
Telephone 555 Hoboken

JULY, 1910



Members may secure extra copies of the Bulletin by addressing the Secretary.

Space does not permit us to publish a report of the June meeting. It will appear in full in the August number of the Bulletin.

If you see lights darting to and fro o' nights on Hudson street, don't think they're will-o'-the-wisps. Merely autoists dodging the holes in the asphalt.

Mr. Taxpayer! The Hoboken Manufacturers' Railroad Company seeks a perpetual right in your streets and avenues! Will you grant it?

The Board of Trade is glad to receive the co-operation of the Citizen's Association. The team work at Trenton at the Railroad hearing was splendid. Let us keep up the good work!

The evident desire of the Hoboken Manufacturers' Railroad Company to inflict a benefit on an unwilling people is another illustration of the altruistic tendencies of the railroad corporations!

"It is not any more than fair that the Council should show their appreciation by passing this (Code) at its first reading \* \* " saith a Councilman. A compliment indeed to the drafters of the Building Code but a rather novel reason for the passing of an ordinance!

Among our many enterprising and wide-awake real estate men the only one to take advantage of our advertising columns is Mr. Robert Rieser. Mr. Rieser has the distinction of being the first Hoboken man to appreciate the value of our Bulletin as an advertising medium. We wish him every success.

When it comes to speedy reading, the prize must go to the City Clerk. At the last meeting of the Council he read the Building Code, covering three and one-half newspaper pages in less than thirty minutes. We hope the Councilmen will supplement the work done by the City Clerk with a little quiet reading of their own. If they do, we feel they will begin to appreciate the labor per-

formed, and the recommendations made by our Building Code Committee.

We print in this issue an exhaustive account of the various resolutions adopted and hearings held in connection with the applications filed by the Hoboken Manufacturers' Railroad Company. It was felt that a complete record should be placed before the members of the Board in order that the Railroad question might be fully understood. The rehearing, applied for by the Company, will be held on July 19th, at Trenton. The Board will continue its opposition. We are irrevocably opposed to grade crossings!

The executive of an organization is very often placed in a trying position if he is doing his duty in a conscientious manner. Unlike a member who need simply vote on a question, he is compelled to lay aside not only his individual opinions and interests, but fight openly, fairly and squarely, in order that the wishes of the organization which he represents may prevail. In order to do this it is often necessary to oppose friends and business associates of many years standing, and the task under such circumstances is by no means easy.

The Board of Trade has for many years constantly opposed grade crossings and their record on that subject cannot be questioned. The former Railroad Committee of which the President was for many years Chairman, consistently fought for the abolition of the dangerous grade crossings maintained at Seventeenth street by the Erie and West Shore Railroads. The then Chairman personally conducted the hearing before the Railroad Commissioners in Jersey City, which resulted in their sweeping condemnation of this nuisance, and their decision in that case is being used as the basis of the Board's present opposition to the establishment of new grade crossings in this city. Our President, as Chairman of the then Railroad Committee also appeared before the Legislature several times during the last session, endeavoring to secure the passage of a bill which if it had been enacted into law, would have solved the problem and abated the Seventeenth street nuisance.

The Board of Trade will not waiver in its fight against new grade crossings. Our record is straightforward and consistent, and our cause a just one.

Just a word in regard to the circular letter issued by our fellow member, C. Alfred Burhorn. The President feels that if any members desires to ascertain the sentiment of the Board on any subject of importance, the proper way to obtain the information is to have a special meeting called, at which the subject can be thoroughly considered, and, when the majority opinion is ascertained by a vote, the officers can be instructed as to the course they are to follow. Only in that way can the organization do effective work



2. View taken from Viaduct, looking east. Willow avenue in the foreground showing Bergenline avenue car crowded with passengers. Fourteenth street to the right showing three trolley cars about to turn north.

The white star, to the left of picture on freight car shows the proposed railroad grade crossing. This photograph shows that the Viaduct is considerably nearer the proposed crossing than Fourteenth street.

Eight hundred and ninety-three cars pass this point daily, carrying from 30,000 to 40,000 passengers. (June 20, 1910.)

2





1. View looking north on Willow avenue from south side of Fourteenth street. The two white lines drawn across Willow avenue, show the location of the proposed grade crossing. The freight car to the right is the same freight car shown in picture No. 2.

The dangerous grade crossing at Seventeenth street (condemned by the State Board of Railroad Commissioners) is shown in the distance. Willow avenue is the only thoroughfare connecting with the North Hudson towns. (June 20, 1910.)



3. View of Park avenue looking north from the south side of Fourteenth street, showing trolley tracks in the foreground. At least 1,000 cars pass this point daily. The white lines drawn across the avenue about one hundred feet distant (shown by the person standing alongside of the wagon) indicate the present location of the double tracks which are at this time unused, but over which will pass a great amount of traffic should the Railroad Company secure its franchise. The Viaduct over Seventeenth street is shown in the distance. (June 20, 1910.)

3

and become a power for good in the community.

Every man has the right to his individual opinion and even though he is a member of the Board he is not debarred from presenting his cause to any tribunal that may be interested, but he should not endeavor to use the membership in a manner that would tend to discredit the officers of the organization, who by a direct mandate of the Board are presenting its cause to the best of their ability. Mr. Burhorn disclaims any such intentions, he does not desire to be misunderstood in the matter, as he feels very much interested in the work and the future of the Board, and while the circular expressed his opinion as to the merits of the question involved, he desires to close the incident, expressing good will toward the officers and members, and in the future as in the past, he will take an active interest in the work of the Board.

At the last meeting of the Board the President was directed to appoint a committee of five to investigate the charge that the city had been overcharged in the purchase of certain supplies. This committee has not as yet been appointed, but will be just as soon as the expert engaged to report on the city's financial condition makes his report which will, it is hoped, be in the course of a few days. When that important work is out of the way, we can take up the charge of waste and extravagance. It would not be fair to take one individual account for examination, so our committee, which will consist of impartial representatives citizens, will go into this matter thoroughly, investigate all purchases, and their report will no doubt be accepted by all citizens as absolutely fair and in accordance with the facts. The Board of Trade will not permit an injustice to be done to any one, if it be in their power to prevent it. A square deal for city officials and the citizens aptly expresses the sentiment of our Board.

The Board of Trade is somewhat amazed at the rapid-fire attacks made on it recently by the Observer, both in its news and editorial columns. To mention, that it accused the Board of "toying with the city's credit and reputation" because the Roberts report was not published at its command; that it misquoted the remarks made by our second vice-president before the Railroad Commissioners at Trenton; and that it ridiculed the report of our Building Code Committee, is but to remind our members of a few of these attacks. We are at a loss to understand this sudden opposition to the Board. That this peaceful and peace-loving Board of Trade should have incurred the enmity of the Observer is certainly cause for regret, but being innocent of wrong-doing it would like to know wherein it has transgressed.

As peaceful as the Board of Trade has been and as peace-loving as it now is, just so militant can it become when aroused in

support of a just cause. It may take some moral courage to stand up to the rack under offensive newspaper misrepresentation, but the Board of Trade will not run away from a fight if there must be one.

## PRESIDENT'S COLUMN

The attendance at the last meeting was an improvement. The President and Secretary feel encouraged. Help Brother Ivins to secure a large attendance at the September rally; he wants 500 present and its up to you members not to disappoint him.

The Membership Committee during the next two months will make an active canvas of the city in order to secure every business man, property owner, and public spirited citizen as an active member and a factor in the work of the board. Don't fail when called upon to canvas your block systematically and faithfully; it's a duty you owe your city.

Our Committees all have enough work laid out for them to provide a busy summer. Don't get tired, don't rest, you will have time enough for that after you are dead. Keep on the job, and you will have a better city for your efforts.

Some of the members seem to be worried about the future of the Board of Trade. How will it finance its expenses? Let us put that worry up to the Finance Committee. We have a mighty good one, with a chairman that is a past master in the art of raising the necessary. That reminds me of a little story. A friend of mine worried a great deal, mostly about things that did not exist—all children of his imagination. In conversation with him one day, another friend said:

"Charley, I think you would worry if you were an angel in heaven."

"Charley thought he would; how would a man be comfortable with wings, they would interfere with his sitting down, leaning against the wall, etc., etc. "Well," said my friend;

"Charley, that is not your problem. The question you must solve is.—How are you going to pull your shirt over your horns?"

So Mr. Board of Trade member, don't worry about the finances. Put it up to the Finance Committee.

What is the city of Hoboken doing for the mental and physical welfare of the boy just developing into manhood. Absolutely nothing. The other night walking down Washington street, I noticed that every corner had its quota of these young men, idly passing their time away and through environment and surroundings, developing traits of character and habits that can only lead to one result. Is it not time that the business men, the church and the citizens in general awake to their responsibility in this matter, and do something for the boys? How can we expect



that they will develop into good citizens and take a pride and active part in the civic affairs of their City and throw their influence in the direction of everything that is good, pure and noble, if by indifference and neglect we fail to provide for their mental and physical development under proper surroundings. Is it not possible to secure a joint committee of business men, the clergy and some of the live, wide awake boys, and talk the matter over? It ought to be easy to raise \$100,000.00 in a City of 80,000 inhabitants to provide a building that will be a credit to the City. What is your opinion? Citizens of Hoboken WAKE UP!

It has been openly charged by some who do not understand, or perhaps do not want to understand, that the investigation is ruining the city's credit. Now what are the facts. The city is supposed to have a sinking fund of upward \$291,000.00 to meet maturing bonds, and we find that nearly all of this money has been diverted and used for other purposes, and when the time comes to pay the bonds, the money is invested in Improvement Certificates that the City Treasurer says can't be collected and the remainder is accounted for by the broad statement "unpaid taxes"

If the City Credit has been ruined, and of that we are yet to be convinced, it is caused by the careless methods of finance and accounting, at the City Hall and the responsibility is not up to the Board of Trade for exposing the condition of affairs.

Every man that buys a bond of the City of Hoboken should feel certain that the sinking fund is being maintained inviolate and intact, and that when his bond becomes due and payable, the money will be there to pay it, and then there will be no question as to where the credit of the City stands.

That is what the Board of Trade intends to accomplish and we now have our own experts at work on the City books, analyzing the various accounts and we will soon send to our members a statement of the actual financial condition that will not be subject to contradiction. Meanwhile our citizens can rest assured that the City can obtain all the credit it needs at any of our Banks, and that when present financial methods have been corrected, our City bonds will again stand at the head of the class, gilt edged beyond question.

## Transfer System Complained of

Letter to Railway Co.

June 8, 1910.

Mr. Thomas N. McCarter, President, Public Service Corporation, Newark, N. J.

Dear Sir:—Numerous complaints have come

to me concerning the inconvenience to which holders of transfers are put when they are discharged in the new trolley terminal in this city. I am informed that the passengers leaving your cars at the discharging track are obliged to walk some distance around to the ticket booths, and that when they present their transfers to the ticket choppers, they are directed to walk a block further west to Hudson street to get aboard the cars.

This arrangement is undoubtedly a hardship to the public, and is particularly so during rainy and stormy weather, as passengers are obliged to walk without shelter from the terminal to the place where the transfers are honored. The complainants state that it is bad enough to be compelled to walk the great distance from the discharging track to the ticket booths, but to be further obliged to walk to Hudson street from the terminal, is an additional hardship which they should not be called upon to bear.

Those who have spoken to me say that the transfer tickets should be honored at the ticket booths and my purpose in writing to you is to direct your attention to these complaints and to ask whether you cannot in some way remedy the inconvenience complained of.

Yours very truly,

RUDOLPH SCHROEDER,

Secretary.

To this letter the following reply was received:

Newark, N. J., June 9, 1910.  
Public Service Railway Co.,  
Office of the President.

Rudolph Schroeder, Esq., Secretary,  
Hoboken Board of Trade,  
Hoboken, N. J.

Dear Sir:

I herewith acknowledge receipt of your letter of the 8th instant, relating to system of transfer in operation at the Hoboken Terminal. I have referred the matter to the general manager of the Railway Company for his consideration.

Very truly yours,

THOMAS N. McCARTER,  
President.

## YOU CAN TALK TO

### BUSINESS MEN ONLY

By Placing an Advertisement  
in THE BULLETIN

Ask the Secretary for Rates?

George F. Baright, advertising manager of the Prudential Insurance Company, will address the Board of Trade at the September meeting, (the 7th), on "Advertising." This will be a real treat for the business men of Hoboken. The meeting will be in the nature of a "Fall Rally," for the opening of the new headquarters.

# Petitions Filed by Manufacturers' Railroad Company

With Local and State Authorities

## Filed With State Railroad Commissioners

TO THE HONORABLE THE BOARD OF  
RAILROAD COMMISSIONERS OF THE  
STATE OF NEW JERSEY.

The petition of the Hoboken Manufacturers' Railroad Company respectfully shows that it is a railroad corporation duly organized and existing under and by virtue of the railroad laws of the State of New Jersey, and is organized for the purpose of constructing and operating a railroad in the County of Hudson, State of New Jersey, and the principal part thereof in the City of Hoboken, County and State aforesaid. That the center line of the location of its route as relocated is shown upon a map duly filed in the office of the Secretary of the State of New Jersey on the 10th day of May, 1910, and a copy of said map showing the center line as relocated is presented herewith and may be taken as a part of this petition.

Your petitioner asks the permission of your Honorable Body to construct and maintain two railroad tracks of standard gauge across certain streets and avenues in the said City of Hoboken at the grade thereof, upon the location of its route as shown on said map. Said streets and avenues and the point or place of the center line of the location of said route where said center line crosses the same are as follows:

(The description of the location of the road is the same as in the petition presented to the Common Council which is set forth in full in the adjoining column. Also see map on page 4, showing proposed route).

Your petitioner either owns or has the consent of the owner or owners of all or practically all of the land necessary for the construction and operation of its said railroad, and before constructing said tracks across said streets and avenues, as aforesaid, will first obtain the consent of the proper authorities of the City of Hoboken to do so.

Your petitioner, if granted said permission, will not operate on said railroad any high-speed trains and will operate the said road almost entirely by electricity.

Your petitioner therefore prays your Honorable Body to give it permission to cross said streets and avenues at the point or places herein described at the grade thereof.

And your petitioner will ever pray &c.

**HOBOKEN MANUFACTURER'S RAILROAD  
CO.**

By Chas. F. McGuire,  
Vice President.

Dated May 26, 1910.

Attest:

H. E. Wilson,  
Secretary.

## Filed With City Council

To the Mayor and Council of the City of Hoboken:

The petition of Hoboken Manufacturers' Railroad Company, respectfully shows as follows:

First: Your petitioner is a railroad corporation of the State of New Jersey, incorporated on the 21st day of July, 1902, by virtue of the General Railroad Law, for the Construction, maintenance and operation of a railroad in the City of Hoboken, beginning about one hundred (100) feet east of Park avenue, and one hundred and five feet (105) feet north of the northerly line of Fourteenth street, and terminating in Jersey City about fifty-six (56) feet south from the south line of Hoboken avenue, together with the branches described in the articles of the association.

Second: Your petitioner has acquired a right of way for all, or nearly all, of its main line, and desires to proceed with the construction and completion thereof with two tracks of the standard gauge of four feet, eight and one-half inches (4 ft. 8 1-2 in.)

The center line of the right of way of your petitioner is described as follows:

Beginning at a point in the easterly line of Willow avenue distant 110 feet northerly from the northeasterly corner of Willow avenue and Fourteenth street; running thence westerly crossing the westerly line of Willow avenue 123.25 feet north of Fourteenth street, thence

Westerly, crossing Clinton and Grand streets 140 feet north of the northerly line of Fourteenth street; thence southwesterly on a curve, crossing the easterly line of Adams street 93.78 feet north of the north line of Fourteenth street, thence

Southerly, crossing the south line of Fourteenth street 61.60 feet west of the west line of Adams street; thence

Southerly, crossing the easterly line of Jefferson street, 25.30 feet north of the north line of Thirteenth street, and the westerly line of Jefferson street 18.07 feet south of the south line of Thirteenth street, thence

Southerly, crossing the easterly line of Madison street 116.76 feet north of the north line of Twelfth street, and the westerly line of Madison street, 27.98 feet north of the north line of Twelfth street, then in the southwesterly direction, crossing the north line of Sixth street 223.54 feet west of the west line of Jackson street, and crossing the west line of Harrison street 65.67 feet south of the south line of Sixth street, thence



Southwesterly crossing the easterly line of Paterson avenue 102.04 feet north of the north line of First street, and crossing the south line of First street 35.87 feet west of the west line of Paterson avenue, thence

Southwesterly crossing Ferry street 51.33 feet west of the west line of Marshall street, thence southerly to the city boundary line

The center line of Branch No. 3 is described as follows:

Beginning at a point in the northerly line of Eighth street distant 107 feet east of the northeasterly corner of Adams and Eighth street, thence

Northerly and westerly, crossing Jefferson street and Madison street, 167.50 feet north of the north line of Ninth street, to a point in the main line as before described.

All of the crossings above mentioned shall be at the established grade of said streets respectively.

Third: The route of said railroad has been determined upon as above described, and located, a survey of said route and re-location particularly describing the same were duly filed in the office of Secretary of State, on the tenth day of May, 1910.

Fourth: The said railroad is to be constructed chiefly for the development of the manufacturing interests in the westerly part of the City of Hoboken upon the meadows, and to give such enterprises railroad connection with the docks on the river front and with other railroads entering Hoboken, and it is not feasible to construct the said railroad so that it will be useful for such purposes except on the grade of the street. No high speed trains will be run upon it, and the same will be operated largely, if not wholly, by electricity. This railroad when operated, will be of great advantage and importance to the City of Hoboken, not only from a commercial stand-point to its manufacturers, but the advantages to be gained by the citizens of Hoboken, because of the great facilities this railroad will give to all manufacturers now operating in the City of Hoboken, and the inducement for other manufacturers to locate here. The construction of this road means that the manufacturers throughout the country will have the greatest facilities for conveying freight from their

immediate doors to any of the main lines they may desire to ship on, and this is of vital importance to the manufacturers because of the facilities and the minimum cost of handling their wares and merchandise for shipment. The fact will be brought to the attention of the manufacturers to locate here and it can be clearly shown that there are very few cities in the country having the advantages which this road will give, and the consequent increase in property valuations by the manufacturers building and locating here, and the large number of people being necessarily employed will be of incalculable value, not only as a taxable value, but a value to the citizens and business people at large; and the railroad will run through the western part of the city, over the meadows, which are, for the most part, ungraded, undeveloped and unused and constitute an obstacle to the proper development of this part of Hoboken.

Your petitioner presents with this petition, a map showing the precise location of the center line of said proposed railroad where it crosses the said streets, which said map may be considered as a part of this petition.

Your petitioner therefore prays that your honorable body will grant permission to your petitioner, HOBOKEN MANUFACTURERS' RAILROAD COMPANY, to cross the aforesaid streets and highways at the established grade thereof, and where the grade has not been established, at the actual grade.

Before constructing and laying tracks across any streets or highways, your petitioner will apply for and obtain permission from the Board of Railroad Commissioners of New Jersey in accordance with Chapter 189, of the Laws of 1909.

And your petitioner will ever pray, etc.,

Hoboken Manufacturers' Railroad Co.,

By CHARLES F. MCGUIRE,  
Vice-President.

Attest: H. E. S. WILSON,  
Secretary.

Dated May 11th, 1910.

(Stamped with seal of Hoboken Manufacturers' Railroad Company, of New Jersey, Inc. 1902.)

The Bulletin Brings Results!

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Get Advertising Rates From the Secretary.

## BOARD FIGHTS GRADE CROSSINGS AT TRENTON BEFORE STATE RAILROAD COMMISSIONERS

**Citizens Association Joins in Protest Against Granting Perpetual Rights in Streets  
Shown That 900 Cars Carrying 35,000 Persons Pass Proposed Wil-  
low Avenue Crossing Daily**

**Board's Representatives and Councilmen Contend Road Unnecessary and to be Built for Com-  
pany's Selfish Benefit.**

The Legislature of 1909 made it mandatory on the part of all railroad companies desiring to establish new grade crossings to get the consent thereto of the Board of State Railroad Commissioners. Therefore, pursuant to the Laws of 1909, Chapter 189, the Hoboken Manufacturers' Railroad Company filed its petition, dated May 26, 1910, with the State Board.

In order to cross the streets of the City of Hoboken at grade it is necessary to get the consent of both the Railroad Commissioners and the municipal authorities and the consent of one without the other is of no avail. In this particular instance, the powers of the City of Hoboken and the State Board are concurrent—neither superseding nor controlling the other, each completely independent of the other and each granting or withholding its consent at will.

In petitioning the State Board of Railroad Commissioners the Railroad Company proceeded under Section 3, Chapter 189, of the Laws of 1909, which reads as follows:

Section 3: "No municipality shall hereafter construct, or cause to be constructed, any new street or highway across the tracks of any railroad company at grade, nor shall any railroad company lay tracks across any street or highway so as to make a new crossing at grade, without obtaining therefor permission from the Board of Railroad Commissioners."

Obedient to the mandates of the Board of Trade and the Trustees, the Officers appeared before the Railroad Commissioners at Trenton on June 21, and opposed the granting of the petition.

The State Board of Railroad Commissioners, having received the petition of the Hoboken Manufacturers' Railroad Company, dated May 26, 1910, wherein permission is asked to construct two railroad tracks at grade across certain streets and avenues in the City of Hoboken, fixed Tuesday, June 21st, at the State House, Trenton, at 11 a. m., as the time and place for a hearing upon the application. Learning of this petition the Board of Trade requested the Board of Railroad Commissioners to give it an opportunity to be heard in opposition to the petition, which request was immediately granted.

A letter had been addressed to the Mayor of Hoboken by the Secretary of the State Board notifying him of the hearing and stating that the city would be given an opportunity to be heard should it desire to be heard for or against the petition. Unfortunately, the Mayor and Common Council did not act on this communication and, therefore, the city was not officially represented at the hearing.

The Board of Trade having theretofore several times placed itself on record as being opposed to the granting of the franchise, made preparations to appear before the Board at Trenton. It had been expected that

President C. H. C. Jagels would represent the Board of Trade at this hearing, but unfortunately illness prevented him from appearing.

The party that went to Trenton to oppose the Railroad Company, including the gentlemen who officially represented the Board of Trade and those who protested as city officials or citizens, consisted of the following gentlemen: Mr. M. H. Baumgarten, second vice-president; Mr. John F. O'Hara, trustee; Mr. H. W. Bahrenburg, chairman of the Railroad Committee; Messrs. A. J. Volk, D. Bahrenburg, G. Friedrichs, P. Daab, Robert Rieser and Rudolph Schroeder, secretary of the board.

The hearing was held in the State House at Trenton, and it began promptly at 11 o'clock. Mr. James A. C. Johnson and Mr. W. H. Corbin of the law firm of Collins & Corbin, appeared for the Hoboken Manufacturers' Railroad Company.

### HEARING BEGINS.

Mr. Frank H. Sommer, chairman of the Board of Railroad Commissioners, announced that the Board was ready to take up the matter of the petition of the Hoboken Manufacturers' Railroad Company. Mr. Johnson thereupon stated that he understood that the Mayor of Hoboken had requested an adjournment to enable him to be heard, as he had not fully made up his mind on the question. After Mr. Sommer had been



shown the Mayor's letter and after consulting with his colleagues, he announced that no adjournment would be granted.

#### MR. CORBIN'S PROPOSITION.

Mr. Corbin then stated that he appeared for the petitioner the Hoboken Manufacturers' Railroad Company, and stated briefly that the Railroad Company desired to construct at grade the road as shown on the map submitted and as described in the petition. He suggested that the members of the Board of Trade be permitted to make suggestions as to whether there was any possibility of their getting together with the Railroad Company in order to work out the entire proposition.

#### BOARD OF TRADE'S REJOINDER.

Mr. Rudolph Schroeder said that as far as the Board of Trade was concerned its members were not present to make suggestions as to how the railroad was to be built, nor were they prepared to suggest a way whereby they or the City of Hoboken could get together with the Railroad Company to work out the proposition, but that the Board of Trade was present to oppose the granting of permission to cross our streets and avenues at grade. He added that if that was all that the representatives of the Railroad had to say, the Board of Trade would pack up and go home as there would be nothing to oppose. That unless the Railroad Company could affirmatively show the necessity for the dangerous grade crossings asked for, and unless it could also show the benefits which would accrue to the City of Hoboken there would be nothing for the Board of Trade to say, as the petitioners had failed to make out a case.

The Chairman of the Board stated that in his judgment the proper procedure would first be the presentation of the petitioner's case and requested the Railroad's representatives to proceed.

#### RAILROAD'S CASE PRESENTED.

Mr. Corbin said in substance that his client already had constructed and in operation a short line several hundred yards long connecting with the Shore Road and running about 100 feet north of Fourteenth street and parallel with that street, crossing Park avenue between Fourteenth and Fifteenth streets and meeting the easterly side of Willow avenue about 100 feet north of Fourteenth street. That the proposed road would start at the easterly side of Willow avenue, and (indicating on a map which the Railroad had submitted), he showed that after crossing Willow avenue it would pass westerly for several blocks and then curve gently south to the hill at Eighth street, and from there on it would run parallel to the hill reaching to the boundary line between Hoboken and Jersey City. That there was also a short spur (indicating on map) running east between Ninth and Tenth streets, which after passing over Adams street, turned south, crossing Ninth street, between Adams and Grand streets, and continued through the

middle of the block to Eighth street.. He stated further that the Railroad would pass through an undeveloped territory largely marsh land where many streets have not been cut through or paved or improved; that the road was to be constructed chiefly to build up that section of the city, and to encourage the erection of factories and warehouses; that it would be a freight and not a passenger line; that no high speed trains would be operated, and that they would be run by electricity; that steam locomotives would be used only in case of emergency; that the grade crossings to be established would not be of a dangerous character; that the only grade crossings that raised any doubt was the one at Willow avenue, but that this one could be regulated; that trains would run at low speed and would be limited to certain hours of the day or night; that many manufacturers desired the road; and it was entirely in the interests of the people of Hoboken to have the same constructed. Discussing the existing Seventeenth street grade crossing Mr. Corbin said that it was a very serious crossing but that the crossing desired by the company between Fourteenth and Fifteenth streets would in no way be dangerous and that there would be no comparison between the two.

Mr. Corbin's remarks took up hardly more than five or ten minutes and no one else arose to speak in favor of the granting of the petition. Those who were opposed to the petition were then asked to present their objections. In the absence of the President, the Secretary presented the views of the Board of Trade.

#### BOARD'S OPPOSITION OUTLINED

Mr. Rudolph Schroeder pointed out that the map submitted by the petitioner simply showed a strip of land in the city several blocks wide indicating the center line of the proposed road and not showing the relation of the road to the city at large, and he thereupon submitted a map prepared by Mr. Robert Rieser showing the entire City of Hoboken and setting forth the relative position of the road to the new Fourteenth street viaduct, to the trolley lines, to the Hudson County Park, and to the other railroads which encircle the City on the west. He also submitted three photographs, two views being of the Willow avenue crossing and one of the Park avenue crossing.

Mr. Schroeder's argument may be divided into four parts:—

1. That the proposed railroad involves the establishment of dangerous crossings.

2. That the railroad will be of no benefit to Hoboken and if any benefit can be found the same will not in any way be commensurate with the dangers involved.

3. That this railroad is unnecessary.

4. That this railroad is to be built solely and exclusively for the benefit of the Railroad Company.

Mr. Schroeder: During the year ending November 31, 1909, there were 29 persons

killed and 60 injured in the State of New Jersey as a result of grade crossings. Nobody can defend and nobody does defend the grade crossings. Even Mr. Johnson, Counsel to the Railroad, in his address before the Common Council at the public hearing held on May 27th said:

"The grade crossings, unfortunately, in some places have got to exist." So we see even the petitioner does not attempt to defend the grade crossings. The petition of the Board of Trade on this question cannot be attacked.

#### THE WILLOW AVENUE CROSSING

In our consideration of grade crossings that would be established, we desire first to direct your attention to the Willow avenue crossing between Fourteenth and Fifteenth streets. It is at this location that the new Hudson County viaduct will discharge daily a vast volume of traffic from Jersey City Heights, West Hoboken and other North Hudson towns. The viaduct itself is considerably nearer to the proposed crossing than Fourteenth street, out of these photographs (indicating) illustrates this very clearly. There are 893 cars which pass this point daily, and if we strike an average of 40 passengers to a car, there would be about 30,000 to 40,000 passengers passing this point daily. The following table of traffic is submitted:

#### NUMBER OF TROLLEY CARS DAILY:

From Twenty-third St. Ferry.	
Summit Avenue.....	180
North Bergen .....	248
Bergen Pike.....	99
Union Hill .....	248
Total.....	775
From Hudson Tunnels.	
Bergenline Avenue.....	118
Grand Total.....	893

Mr. Corbin has said that the Seventeenth street crossing is a very serious one. We agree with Mr. Corbin that the Seventeenth street crossing is a very dangerous crossing, but when we consider that there are as many as 900 cars that pass between Fourteenth and Fifteenth streets and only 250 that pass the Seventeenth street crossing, you can readily see that if that crossing is very dangerous this new one is infinitely more so.

#### PARK AVENUE CROSSING

Concerning the crossing at Park avenue your attention is called to the fact that Park avenue is the only highway that passes north out of Hoboken that connects with the Boulevard system of the county. It is the only route by which automobiles, carriages, and all pleasure vehicles pass north, and when you consider that they must cross the double trolley-tracks at Fourteenth street (indicating on photograph) and then immediately 100 feet further north cross the double tracks of this Manufacturers' Railroad Com-

pany, you will appreciate the dangerous proximity of these two sets of tracks.

#### FOURTEENTH AND HUDSON STREETS

Again, there is a crossing now existing at Fourteenth and Hudson streets which is now dangerous and with the increased traffic that would result from the granting of this petition, would become considerably more so. At present there is enough delay at these points when the trains consisting of ten or more cars pass back and forth. This branch of the road extends along Hudson street from Fourteenth to Eleventh street. Hudson street is one of our best residential streets and this road has destroyed this upper part for residential purposes. The additional traffic that would pass along this street would still further diminish property valuations and would place a still greater burden on that section, a burden that it should not be called upon to bear.

Turning now to the numerous other grade crossings that would result from the granting of this petition we find that they will be likewise dangerous in character, only somewhat lesser in degree than the others just mentioned. The crossing at Marshall and First streets is now very dangerous and it would certainly become more so by the laying of these two extra tracks.

#### PREVENTS STREET OPENINGS.

Mr. Johnson in his remarks at the public hearing on the 27 of May in the City Hall at Hoboken stated that "a railroad has the right to cross a street unless it is an opened or traveled street." If such is the case and if there are a number of streets in this section through which this proposed road is to pass that are not opened and traveled, it would be necessary for the City of Hoboken, when it desires to open these streets and to cross this railroad should it be established, to apply to this Board for permission to cross the tracks at grade. Under Section 3, Chapter 189, of the Laws of 1909, such application by the city would have to be made, and who can say that this Board or some future Board would grant our city permission to cross this railroad at grade? This in itself is an objection that should weigh heavily with your Board in view of the fact that such a handicap placed upon the city in the opening of these streets will be a detriment to its welfare, and will tend to retard its natural and healthy growth. As I said, some of the streets may not now be open, but the city will most certainly want at some future day to open them and the granting of this petition will only place another mill stone around the city's neck.

#### ELECTRICITY—WITH A STRING!

With regard to the character of the motive power the petition states that the company "will operate the said road almost entirely by electricity." This is also a very objectionable feature as it leaves an opening for this road to use steam locomotives instead of electrical power. If this company will do in the future as it now doing as the lessee



of the so-called the Shore Road, it will apparently have little hesitation in using steam locomotives instead of electricity as it is now doing, particularly on that part of the Shore Road above Fourteenth street.

#### THE SEVENTEENTH ST. DEATH TRAP.

Turning now to the existing grade at Seventeenth street. As stated before, we thoroughly agree with Mr. Corbin in his statement that this crossing is exceedingly serious and dangerous. It is not necessary for me to review the agitation which led up to the hearing had before this Board a year ago involving this crossing, nor to remind this Board of the opinion handed down by it regarding the abolition of this death trap. Hoboken, together with Weehawken, and all of the North Hudson towns agreed with the representatives of the railroads and Public Service Railway that this crossing should be abolished, and the only question left to be determined was how to apportion the cost of a viaduct over the crossing.

At this point I beg leave to quote from that opinion:

#### STATE BOARD WOULD ABOLISH!

"The avenue (Willow avenue) is a most important thoroughfare affording the only practical means of approach for teams with heavy loads from the North Hudson towns to the Water front."

And again:

"To this hearing the representatives of the various municipalities and railroad companies affected were invited. This invitation met with cordial response.

"At the hearing there was, in general, agreement upon two propositions:

"That the crossing at grade should be abolished."

And considering the question of the necessity of the abolition this Board said:

"The Board is impressed with the seriousness of the situation to which its attention is directed by the petitioner. Its lack of power to order, however, leaves one course only open to it, and in pursuance thereof it recommends:

"That the grade crossing complained of be eliminated; and to that end:

"It recommends that the municipal authorities of Hoboken and Weehawken call a joint conference of the representatives of the county, of the adjoining municipalities whose inhabitants would benefit by the proposed change, and of the railroad companies and street railway company which would be effected.

"Failing agreement as the result of such a conference, the Board will direct the Attorney General of the State to institute an action in the Court of Chancery to secure the end desired.

"The situation developed through this application manifests once more the unsatisfactory state, at present, of the law relating to abolishing grade crossings where

agreement between municipalities and railroad companies cannot be attained."

This then, gentlemen, is the attitude which your Board has taken of a crossing which Mr. Corbin says is dangerous and in which view we decidedly concur. If this crossing is serious with only 250 cars a day passing it, how much more dangerous must you consider this proposed crossing to be, when you reflect that there are 900 trolley cars which would pass this new crossing every day and carrying daily a vast number of passengers totaling between 30,000 and 40,000.

In addition to the objection here submitted I beg leave to quote from an editorial in the "Observer" published in Hoboken on the 2d day of November, 1909, in which it speaks of this crossing in the following language:

"Outside of Trenton and Camden, it is one of the most dangerous crossings in the State. The tracks at this section of Hoboken are formed something like a letter S, which makes the crossing more dangerous than it otherwise would be. Besides this, the trolley cars are greatly delayed at this point."

Chairman Sommer: Let me interrupt you Mr. Schroeder. The Board has a distinct recollection of the dangerous character of the Seventeenth street crossing and would like to know what further has been done to bring about the elimination of the crossing.

Mr. Schroeder: A bill was introduced at the last session of the Legislature which sought to give the necessary authority to build a viaduct and to apportion the cost thereof on the interested parties, but the bill failed of passage. It is believed, however, that the same bill or a similar bill will again be introduced at the next session of the Legislature.

#### THE QUESTION OF BENEFIT.

The petition which was filed with the City Clerk of Hoboken stated that the road was to be constructed chiefly to promote the manufacturing interests of the city. The Board of Trade believes that little benefit will result from the construction of this road. At all events, however, the benefit to be derived will not in any way be commensurate with the dangers involved. The petition now before this Board is submitted pursuant Section 3 of Chapter 189, of the Laws of 1909, which gives this Board the right to give or withhold its permission to the establishment of grade crossings. An examination of this petition will show that the question of benefit to Hoboken is not mentioned and we believe that that point is not involved in this argument. We take it, that grade crossings purely and simply is the only question before this Board and believing such to be the case, we shall confine ourselves to showing that these perilous grade crossings should under no circumstances be allowed.

Chairman Sommer: I am afraid that the Board does not take the same view of this matter that you do. In the opinion rendered by this Board in the matter of \_\_\_\_\_, we clearly state that the benefit to be de-

rived from the establishment of grade crossings is a material consideration. In view of this position already taken by the Board, we would like you to speak to the question of benefit.

**Mr. Schroeder:** I can't recall offhand the decision to which you refer, but I shall be glad to go into the question of benefits to Hoboken.

#### THE BOARD OF TRADE INVESTIGATES.

In order to ascertain the aim and purpose of this Company our Committees on Railroads, Manufacturers and Commerce, and Streets after listening carefully to Mr. Dickson, an officer of the railroad, and after putting numerous questions to him, came to the conclusion unanimously that the proposed railroad was not in the interests of the City of Hoboken, and they directed the officers of the Board to appear at the public hearing on May 27 to oppose before the Council the granting of this franchise. Two days later on May 25th the Trustees met, ratified the action taken by the three committees at their joint meeting and directed the officers to appear before the Council at the public hearing to voice the objections of the Trustees and Board of Trade to the granting of the franchise.

#### NOT DESIRED BY MANUFACTURERS.

A stenographic report was taken of this public hearing before the Council, and it was published in full in the *Inquirer* of June 3d, copies of which I shall submit to you for your examination.

At this hearing on May 27th no manufacturer appeared in person or by an agent or by an attorney, and no citizen appeared in favor of it excepting Mr. F. Eberhard, a lawyer, and Mr. C. A. Burhorn, a real estate agent.

**Mr. Johnson:** (Interrupting) that is not so! There was ——. (Then he hesitated.)

**Mr. Schroeder:** I shall be glad to have you reply to me at this point, Mr. Johnson.

(Mr. Johnson remained silent, apparently undecided whether to speak).

**Chairman Sommer:** You had better resume, Mr. Schroeder.

**Mr. Schroeder:** I wanted to give Mr. Johnson an opportunity to contradict me. I repeat with emphasis, that no manufacturer felt sufficiently interested to appear before the Council in person or by agent or by an attorney, to advocate the building of this road!

No representative of any important industry went before the City authorities to urge the construction of this road, and public opinion is against this project almost unanimously.

In addition to Mr. Jagels, who represented the united opposition of the Board of Trade, the other speakers opposing the Railroad were Mr. John Kersey, Mr. Adolph Carstens, Dr. H. E. Schneider, and Mrs. Endel. More citizens and taxpayers were present who

would have spoken had it not been that all felt that President Jagels had covered the subject in such a masterly manner that further remarks seemed unnecessary.

Subsequent to this public hearing the Board of Trade met on Wednesday, June 1st, for its regular monthly meeting. The representatives of the Railroad were invited to address the Board, and after some discussion, a resolution was unanimously adopted ratifying and approving the action theretofore taken by its Committees and Trustees and sanctioning the stand of its President in his fight before the City Council. The Board placed itself squarely on record as opposing the granting of this franchise on the ground that it involved the establishment of dangerous grade crossings in our city and it further directed the Trustees and Officers to prevent with all the means at their command the granting of this franchise to the Railroad Company. I am submitting a copy of this resolution, annexing thereto a complete list of the members who attended the meeting (there being 71 present) and indicating their occupations. The list shows that the leading manufacturers, merchants, bankers, lawyers, and real estate men of our city are opposed to this proposition.

#### COUNCIL REFUSED FRANCHISE.

After the Board of Trade had so positively placed itself on record against this proposed franchise, the Common Council at a meeting held on the 6th day of June, 1910, heeding the objections advanced by the Board of Trade and obedient to the aroused public opinion, passed a resolution rejecting the applications of the Manufacturers' Railroad Company, on the ground that it involved the establishment of exceedingly perilous grade crossings and on the further ground that the benefits to be derived from said railroad would be greatly outweighed by the disadvantages that would result. The Council's report in part reads as follows:

"The trolley cars, turning north on the curve at Willow avenue and Fourteenth street carrying many passengers, would meet the tracks of the proposed grade crossings at a point dangerously close to said curve.

"Your Committee, although mindful of the many advantages likely to result to the manufacturers of our city in the development of the meadow district by the proposed railroad, believe that such advantages are outweighed by the dangers connected with the establishment of a perilous grade crossing at a very busy and heavily congested point in our city."

Thereafter the Trustees of the Board of Trade met on the 10th day of June and passed a resolution commending the action taken by the Common Council, as reflecting public sentiment and as promoting the best interests of the City of Hoboken. They adopted a second resolution directing the officers of the Board of Trade to proceed with their fight against the granting of this franchise before this State Board or before what-



every body the same might come up for consideration.

#### WANT TO INFLICT BENEFIT.

If this Railroad extension is a benefit to our city neither the Board of Trade after a most thorough and careful consideration, nor the Common Council, nor the people at large have been able to discover wherein the benefit will lie, and the peculiar part of it is that aside from those directly interested in this railroad proposition there is hardly a man who can discover the benefit which will come to our city by the granting of this franchise. This railroad and its representatives evidently want to inflict a benefit upon the citizens of Hoboken which they most assuredly assuredly do not desire.

#### PERTINENT QUESTION.

Right here, I would like to ask Mr. Corbin a question. On what theory is the Railroad Company proceeding and what is the nature of the franchise or the right which they seek for the City of Hoboken? Your petition does not come within the limited franchise law limiting the enjoyment of your privileges to 20 years, does it? My impression is that if the City of Hoboken gives to your Railroad Company the right to cross these various streets at grade that the right so given will be a right in perpetuity. I would like to find out, if possible, whether I am right in this view.

#### SEEK PERPETUAL RIGHTS.

Mr. Corbin: The Railroad Company is not proceeding under the limited franchise law, but it is proceeding under the Railroad Law of the State of New Jersey, which will give to the Railroad a perpetual right to cross these streets at grade, provided the Company gets the necessary consent from the city. If the Company should decide to elevate the tracks for instance, and not cross the streets at grade, then the Company would not even have to get the consent of the city as it would have the necessary authority to construct its road under the railroad law of the State.

Mr. Schroeder: We are very glad to have received this explanation from Mr. Corbin. His statement confirms our position in this matter, and clearly emphasizes one more very great objection to the granting of this petition. At this point, permit me to quote from the annual message of Mayor Gonzales addressed to the Common Council last January, in which he had this to say regarding the granting of franchises which our city may in the future have the power to grant:

"Every privilege that remains yet to be given out in the future should be granted only after an adequate return to the city has been secured in the grant, and then only for a short term of years. Each grant should contain a provision whereby the city can terminate the grant at any time, upon paying the appraised value of such plant as has been constructed in pursuance of the grant."

With this view of the Mayor I believe the

Board of Trade coincides, and I believe also that all of our citizens cannot but agree with the Mayor. In our judgment, to give anything but a limited right in our streets would be a great mistake. The granting of perpetual rights in city streets and avenues is against the better and more advanced thought of this day. To burden future generations to the end of time with the grade crossings here proposed is a gross moral wrong and cannot be defended under any code of ethics.

#### MIGHT CROSS AT SEVENTEENTH ST.

Turning to the next point in our argument the Board of Trade maintains that it is absolutely unnecessary for the Manufacturers' Railroad to cross Willow and Park avenues and the other streets at the points indicated, for the reason that this railroad can cross at Seventeenth street, and, then paralleling the other roads, pass along the western boundary of the city. When we come to eliminate the dangerous grade crossings at Seventeenth street, the viaduct will cover all the railroads that pass that point, including the tracks of this road should they be placed there. But even should the railroad use Seventeenth street at which to cross Park and Willow avenues and the other streets, the City of Hoboken would still be very much concerned over the crossing now existing at Fourteenth and Hudson streets, which crossing would become more dangerous than it is at present because of the additional traffic that would result. Further than that, Hudson street between Fourteenth and Eleventh streets would still further be burdened with the increased railroad traffic and this increase it should not in justice be called upon to bear. We would insist that under such an arrangement the city receive adequate compensation for the additional burden placed on these highways.

#### EVEN 17TH STREET CROSSING NEED-LESS.

The Board of Trade, however, goes a step further. We say that not only should the proposed crossing be avoided but we insist that even the crossing at Seventeenth street resulting in additional tracks encircling the city, and still further depreciating property valuations on Hudson street is likewise unnecessary.

The "Shore Road" now leased by the Hoboken Manufacturers' Railroad Company, the petitioner in this proceeding, connects on the north with the Erie, West Shore and Jersey Junction Railroads at Seventeenth street, between Park avenue and the river. At this point this Railroad Company connects with several trunk lines and the cars which it handles can now reach any city in the United States over these trunk lines by reason of this connection at Seventeenth street. Why, therefore, should this Railroad be given the privilege to cross at Seventeenth street, paralleling the Erie and Jersey Junction Railroads all along the hill?

The chief argument of this petitioner is

that the road will create and develop manufacturing plants, that the tendency of a railroad located along the western boundary of the city would be to develop factory sites. If this is so, how can it be explained that the railroads now existing there have not been able to bring about the varied development which this petitioner claims it can produce?

#### ERIE OFFERS SIDINGS.

The Board of Trade contends that the manufacturers in that entire territory can under existing conditions secure all the railroad sidings which they need from the Erie and Jersey Junction Railroads. In this connection I desire to read the correspondence which the Board of Trade has had with the Erie Railroad on this very subject to whom we wrote the following letter:

Erie Railroad Company,  
New York City.

Gentlemen:—The Hoboken Board of Trade is very anxious to secure for this manufacturers, and we find that it is very desirable for them to obtain direct switching facilities so that they can receive and consign freight in car load lots. We have a large tract of meadow land adjacent to your Weehawken branch tracks which is admirably adapted for industrial purposes, and would, we think, be quickly utilized by manufacturers if your company would give an assurance the arrangements for the necessary track connections could be made so as to connect with the several blocks abutting your tracks. Our main idea would be to avoid dangerous grade crossings, as this Board considers them a menace to lives under any and every condition, and we are under the impression that these switches can be so constructed that it will not be necessary to cross any streets at grade.

At the present time only Seventeenth street immediately adjoining your line would have to be crossed, and as this street is a dead end, we feel that our Mayor and Council should grant this privilege if the adjoining property owners so request. We would be glad to have your views on the subject.

Respectfully yours,

(Signed) RUDOLPH SCHROEDER.  
Secretary.

In answer to which we received the following reply:

Mr. Rudolph Schroeder,

Secretary Hoboken Board of Trade, Hoboken, N. J.

Dear Sir:—Replying to your valued favor of May 26th, in the matter of side track connections to industries in the City of Hoboken, adjacent to the Weehawken branch of the Erie Railroad.

Please be assured that this Company will, at all times, co-operate with your Honorable Board in the matter of providing such side tracks and switching facilities as may be

necessary to adequately protect any industrial development in the territory referred to.

Yours very truly,

(Signed) F. D. UNDERWOOD,  
President.

#### CAN DEMAND SIDINGS.

If there has been such a crying need for railroad sidings as your petitioner would have this Board believe, why have not the manufacturers who require these siding appealed to this Board under Section 5, Chapter 189, of the Laws of 1909, and compelled the Erie, the West Shore and the other railroads to give them the facilities which they find necessary for their development? If these manufacturers will not even go to the trouble of ascertaining their rights and appear before this Board as they may do, it is reasonable to suppose that their need for railroad sidings is not as urgent as this petitioner would, for reasons best known to itself, have us believe.

We are therefore forced to the conclusion that this proposed franchise as applied for by the petition herein, will not offer to manufacturers any greater railroad facilities than are now available. With the Erie Railroad, as indicated by its President's letter, offering to give the necessary railroad sidings, and with this remedy provided by law, whereby, as pointed out, manufacturers can compel a railroad to give a siding, it is quite evident that this cry for railroad sidings for factory sites made by this petitioner is exaggerated and far-fetched.

#### TO FILL RAILROAD'S PURSE.

In conclusion we want to say that although the Manufacturers' Railroad Company states that this road is to be constructed chiefly for the benefit of the manufacturing interests of our city, it is nevertheless our conviction that it is to be built solely and exclusively for the benefit of the railroad.

Mr. Corbin: Of course the Railroad wants to make money! That is what it is in business for!

Mr. Schroeder: Exactly that! This Company wants the money! At present when it sends its cars over the Erie and Jersey Junction Railroads it must pay a royalty on each and every car that it sends over these lines and it is this royalty that this Company is so anxious to avoid paying and that is why this Company is so solicitous concerning the welfare of Hoboken! Viewing this matter as a cold-blooded money-making proposition this Company has concluded that it is cheaper to use Hoboken as a channel and to use its streets and highways for its own peculiar benefit, than to pay the royalty on the cars which under existing circumstances it is obliged now to pay. Upon the pretext that this Company is a benevolent corporation seeking to advance the best interests of the City of Hoboken it proceeds to insist that it



be given the legal right to inflict an imaginary benefit upon an unwilling people.

#### SUMMARY OF BOARD'S CASE.

Briefly summarizing the argument of the Board of Trade as presented to you today, we submit that we have shown:

1. That the grade crossings proposed to be established would be perilous in the extreme and that under no circumstances should this Company be permitted to establish the same even for a brief period.

2. That the Seventeenth street grade crossing, less dangerous than the ones proposed, has by this Board been declared to be of so dangerous a character that it should be abolished.

3. That no benefit to Hoboken can be found and if a benefit can be discovered it will not in any way be commensurate with the dangers and disadvantages that would result.

4. That this Railroad can accomplish its selfish purposes by crossing at Seventeenth street without placing another murderous crossing on Willow avenue.

5. That even the crossing at Seventeenth street is unnecessary, because of the resulting burdens which would be placed on the city and because Hoboken at this time offers every railroad facility that is required.

6. Lastly, this Railroad Company desires this franchise for its own exclusive benefit, to avoid the payment of royalties by getting a cheaper route over our highways.

We beg to submit for your examination copies of the following papers:

1. The petition of the Company filed with the City Clerk on May 11, 1910. 2. The report and resolution of the Committees of the Board of Trade, adopted May 23, 1910. 3. Resolution of the Trustees ratifying action of Committees, adopted May 25, 1910. 4. Stenographic report of the public hearing held before the Common Council on May 27, 1910. 5. Resolution of the Board of Trade held on June 1st, with a list of the members present and their occupations, annexed thereto. 6. Report of the Committee on Streets of the Common Council adopted June 6, 1910. 7. Resolutions of the Trustees adopted June 10, 1910, commending the Common Council and directing its officers to appear before the State Board. 8. A map of the City of Hoboken showing the proposed railroad in its relation to the viaduct, trolley lines, Hudson County Park, and other railroads, etc., etc. 9. Three photographs, two views of Willow avenue and one of Park avenue.

#### CITIZENS' ASSOCIATION PROTESTS.

Mr. Al. Hasselman, representing the Citizens' Association, presented the following resolutions:

The Honorable Board of Railroad Commissioners of the State of New Jersey:

Gentlemen:—At a meeting of the Citizens' Association of Hoboken, held at Meyer's Ho-

tel, June 20, 1910, the following preamble and resolutions were adopted, with directions to bring the same to your notice:

WHEREAS, An application has been made to the Railroad Commission of New Jersey by the Hoboken Manufacturers' Railroad Company of Hoboken for a franchise to cross certain streets of Hoboken at grade and operate a railroad, and

WHEREAS, A similar application was made to the Mayor and Council of Hoboken and on representations made by the Board of Trade and other citizens of Hoboken which applications were thereupon immediately rejected by the Mayor and Council of Hoboken,

BE IT RESOLVED, That the Citizens' Association of Hoboken enter a protest with the State Railroad Commissioners against the granting of said franchise applied for by the Hoboken Manufacturers' Railroad Company, for the following reasons:

1. That the project to operate this road at grade is a menace to the lives and comfort of every inhabitant of Hoboken, and would greatly interfere with the unencumbered street traffic hitherto enjoyed in the section in which it is designed to operate this railroad.

2. That as the application for a franchise to cross public streets and operate a railroad applies almost exclusively to territory in the City of Hoboken, the City of Hoboken should alone determine, firstly, what methods should be applied for securing the safety and convenience of its inhabitants, and, secondly, the matter of recompense to the city for the public lands required and whether the same shall be rented or sold to the Railroad Company and the terms thereof.

3. That before the Honorable State Board of Railroad Commissioners takes steps to grant this franchise to operate this railroad it shall take means to ascertain the feeling in the City of Hoboken, for or against this project by being present at a public hearing at which both sides of the question in controversy may be heard, said meeting to be held at City Hall at the pleasure of the State Railroad Commissioners.

That a copy of the above be immediately sent to the Board of Railroad Commissioners of New Jersey.

#### VOLK'S STRONG PLEA.

Although the Common Council had failed to take advantage of the opportunity offered it to appear before the Board, Messrs. A. J. Volk, D. Bahrenburg, and G. Friedrichs, all of them Councilmen and Board of Trade members, went to Trenton to voice their opposition to the petition. Mr. Volk was the first of them to speak and said in part:

**Councilman Volk:** On May 11, 1910, the Hoboken Manufacturers' Railroad Company made application to the Mayor and Council of Hoboken to cross a number of streets at grade. In said application they did not agree to operate this road by electricity alone

but reserved the right to use steam locomotives at will.

As a representative of the City of Hoboken I earnestly protest against the turning of our city into a railroad yard which it will practically be if this permission should be granted to this Company.

Hoboken does not need this road for manufacturing purposes, as has been stated by those who are interested in this project. We have in the western part of our city the New Jersey Junction, West Shore, and Erie Railroad connections and if any of the manufacturers in close proximity to these various railroads should require a spur this no doubt could be arranged without encircling our city with railroad tracks and endangering the lives and limbs of our citizens by dangerous grade crossings.

#### BUT ONE OUTLET NORTH.

At the present time we have but one outlet to the northern part of the county leading out of the City of Hoboken which is Park avenue. This highway can be considered in a measure safe and is used exclusively for automobiles, light wagons and for pleasure driving as there is a viaduct over the grade crossing at Seventeenth street. At Willow avenue there is no protection and you no doubt have heard of this dangerous place. This petitioner leases the Shore Road and it has now a way of carrying freight out of Hoboken so I cannot see any reason why it should be given the permission it asks for.

This proposed road would take at least \$600,000.00 worth of taxable property out of the City of Hoboken and as every one knows who is interested in Hoboken property valuations are now up to the highest mark possible and were placed there in order to meet the expense necessary to conduct the city affairs. When I say \$600,000 this does not include any value placed on the street ends which they ask to be closed or other property which might be considered railroad property.

Another reason, and a very important one to the City of Hoboken, is that if this permission should be granted I believe the laboring people of Hoboken will be the sufferers to a very large extent as this company no doubt can and will arrange their shipments so, over the steamship lines leaving Hoboken, that there will be considerably less handling of the freight.

#### CONDEMNNS CROSSINGS.

Investigate for yourselves and see who are in favor of this so-called improvement and who are against it and you will find that those who have the best interests of the City of Hoboken at heart and who pay the taxes are all opposed to the establishment of these dangerous grade crossings.

The Company claims that it will have only a few crossings at grade. I believe every time they cross a street it is called a grade crossing and there is hardly a street in Hoboken which they do not cross. Branch No.

3, which they want to construct is absolutely unnecessary and uncalled for. Why is this Company not satisfied with the connections that it has at the present time, or if it has good reasons why it cannot use the present connections why don't it ask for the privilege on a right-of-way which they have south of the present railroad tracks running east and west of the northerly boundary line of Hoboken at Seventeenth street and which adjoins the Jersey Junction and other roads. This would not be quite so dangerous, as we now have the other tracks there and the traffic is taken care of at Park avenue by a viaduct.

(Councilman Volk next spoke of the failure of the Council to appear before the Commissioners and continuing, said):

Believing it to be our duty, Messrs. Bahrenburg, Friedrichs, and myself have taken it upon ourselves to appear before your Honorable Board as representatives of Hoboken and to state the case to you as we find it, and at the same time to enter a strong protest against the granting of this petition until such time as this Railroad Company can show absolute proof that the road will be of benefit to the City of Hoboken. We insist also that its route must be considerably changed so as to avoid the establishment of grade crossings which are dangerous to life and limb, and that this Company should agree to pay proper compensation for this grant to our city. Until these conditions are fulfilled and until our city has first acted favorably upon this matter, we submit that this Board should refuse this application.

#### FRIEDRICH'S VIGOROUSLY OBJECTS.

Councilman Friedrichs: I represent a section of Hoboken which is vitally interested in this application and it is opposed to the granting of the same.

Chairman Sommer: Will you point out on this map the section which you represent?

Councilman Friedrichs: (Indicating on map.) My ward embraces the territory north of Seventh street and west of Bloomfield street and it is this territory in which the most dangerous grade crossings are going to be placed. The people whom I represent are very much opposed to the granting of this franchise and I have taken it upon myself to come down here to Trenton to appear before your Board, in order to voice their protest.

When application for this franchise was first made, the representative of the Railroad Company tried to impress upon the members of the Council that the object of the Railroad Company was to develop the western portion of our city, by giving the factories located there all the railroad facilities they could wish for.

Today we hear from the gentlemen representing the Hoboken Manufacturers' Railroad Company, that their object is to give greater impetus and facilities to the warehouses located in the western section of the city and I would like to ask the Railroad



Company, whether this is their intention. (Mr. Johnson and Mr. Corbin here admitted that while there were no warehouses there at present that no doubt a number of large warehouses would be built in the meadow district in the near future.)

To my mind, and I am familiar with the condition at the river front, the warehouses along the river front fully meet the present demand.

In my judgment the statements made by the representatives of the Railroad to the effect that they propose to build warehouses in the western section of the city, and to establish a second "Bush Terminal" in this city are not made in good faith, but on the contrary are made to deceive the people into approving the application of the railroad. I believe that this railroad is to be constructed for the sole purpose of using Hoboken as a chute or channel through which to ship the freight from the steamship piers to the outlying cities and States. As an illustration, the D. L. & W. Railroad is obliged to place a great quantity of freight on lighters and by means of these vessels carry the freight to the docks of the D. L. & W. Railroad in Jersey City and there transfer the merchandise to freight cars. If this railroad is constructed as desired by the company it will be unnecessary to incur this litherage expense because the freight can be loaded directly on freight cars at the steamship docks and then shipped over the D. L. & W. Railroad to all parts of the country.

The nature of the soil in the meadow district is such that it does not have the bearing capacity necessary to permit the erection of large warehouses. This talk about the erection of warehouses and factories along the route of this railroad is simply a scheme to fool the people into approving the application of this railroad.

Mr. H. W. Bahrenburg, Chairman of our Railroad Committee, did not formally address the Board. Sitting close up to the table, behind which the Commissioners sat, he was quick to supply any information necessary to a clear understanding of the various points at issue. He watched the proceedings closely and gave our men numerous valuable suggestions. His extensive knowledge of railroad conditions in Hoboken was very helpful both to the Railroad Commissioners and to the speakers.

Mr. Philip Daab, President of the Board of Education, and one of our members, also addressed the Railroad Commissioners. He dwelt particularly on the humanitarian side of the question telling of the many children already maimed and crippled by the existing railroads and pointing out the great danger to life and limb that this proposed so-called "manufacturers' road" would be.

Mr. M. H. Baumgarten, our second vice-president, was the last of the Board's representatives to speak. He addressed the Railroad Commissioners in part, as follows:

#### SAFE CROSSINGS IMPOSSIBLE.

Mr. M. H. Baumgarten: The legal representative of the Hoboken Manufacturers' Railroad lays special stress upon the safeguards which this corporation intends to use if they are granted the franchise to cross Hoboken's streets at grade.

Gentlemen, you know as well as I do that it is impossible to make grade crossings safe, and further let me inform you what the attitude of this corporation really is toward the residents of Hoboken, as expressed by one of its representatives at the meeting of the Board of Trade held on Wednesday evening, June 1st. In the course of his remarks, he gave his audience to understand and infer that it matters but little if some few people are killed or maimed, as long as this road will develop Hoboken industrially. He made the further statement, supposing this road will be an inconvenience at some points to the residents of Hoboken, why cannot the city elevate the streets at these points! This gentlemen doubtless is the true attitude which this corporation will take if you grant their application.

The legal representative of the Hoboken Manufacturers' Railroad also tells you, that this road will be develop the marsh lands of the City of Hoboken by reason of the large plants and warehouses they intend to build in this section.

#### WANTS MODERATE SIZED FACTORIES.

Gentlemen, you are aware that Hoboken is a mile square city, viz.: one mile long and one mile wide. With this limited area we are not in a position to accommodate immense industrial plants turning out car load upon car load of finished products, employing mainly cheap and unskilled labor; the wage paid to this class of labor is naturally very small, this will obviously result in the construction of many cheap tenements to house this large influx of unskilled laborers. This I claim is very undesirable and detrimental to a city of the size of Hoboken.

What we want is a number of smaller factories making diversified products, even though these factories do not turn out goods by the car load. These factories usually employ a much higher class of labor, and in fact many employ artisans who naturally are well paid, and who can afford to pay higher rents and consequently instead of cheap tenements being built, there will rise apartment houses which you will agree with me are much more desirable than cheap tenements.

Hoboken's natural advantages, its superb location, its proximity to the largest city in the world, must eventually make our city prominent in industrial activity. What we need is natural development, and not an influx of unskilled labor.

#### ERIE OFFERS SIDINGS.

The members of the Board of Trade were gratified to learn, during the course of the hearing, that the Erie Railroad Company

had sent several representatives to appear before the Commissioners to show the facilities which that road was offering to manufacturers in the district through which it is proposed to run this new road. Speaking for the Erie Railroad Company, one of their counsel, Mr. Taylor, said in part:

**Mr. Taylor:** I appear on behalf of the Erie Railroad Company which stands ready and willing to provide all the necessary railroad facilities which factories in Hoboken may desire. The meadow district is so located that any part of it is readily accessible to the Erie Railroad which encircles Hoboken on the north and west. As stated by the representatives of the Board of Trade, the

President of the Erie Railroad and his Company are prepared to give every railroad facility that the industries of Hoboken may require.

#### BOARD TAKES ACTION.

This ended the hearing, and the Commissioners Resolved:

- 1st. To to into conference.
- 2d. To send an Inspector to Hoboken to make an examination of the conditions.
- 3d. To give Mayor Gonzales an opportunity to be heard at a time to be set for that purpose.

## AFTERMATH OF THE TRENTON RAILROAD HEARING

### A Misleading Press Report and Some Interesting Consequences

The following news article appeared in the Observer on June 22, 1910.

#### SAYS HOBOKEN DOES NOT WANT MORE FACTORIES

Trade Board Vice-President Tells Railroad Commission they are undesirable.

#### COMMISSIONERS TO CONFER WITH MAYOR.

Trenton, June 22.—The State Railroad Commission yesterday passed a resolution deciding to take up the protest against the Hoboken Manufacturers' Railroad in conference and directed its chief engineer to investigate and report on the condition which will exist at crossings if the petition of the road is granted and will have a conference with the mayor of Hoboken.

The petition is for a railroad to run from Park avenue to near the Jersey City line.

M. H. Baumgarten, vice-president of the Hoboken Board of Trade, surprised most of the persons present at the hearing when he declared that Hoboken wanted no more factories or tenement houses.

"The awarding of this franchise," said he, "would increase factory facilities and induce large manufacturing concerns to settle there. That would mean that there would be introduced into the city a class of cheap labor for which tenement houses that would ruin the tone of Hoboken, would have to be erected."

Rudolph Schroeder, secretary of the Hoboken Board of Trade, who spoke for that body, was armed with a collection of maps and other exhibits tending to show that to allow the

railroad to run cars over grade crossings would be dangerous to life and property.

He showed that over 800 cars pass north and south on Willow avenue above Fourteenth street, each day and that grade crossings across the lines of these cars would jeopardize the lives of thousands.

Councilman A. J. Volk contended that allowing the railroad to build its line would take at least \$600,000 worth of taxable property out of the city ratables.

"Anyone interested in Hoboken property," said he, "knows that valuations are now up to the highest mark possible and were placed there in order to meet the expenses necessary to conduct the city affairs."

He said he also opposed the granting of the franchise on account of the dangerous grade crossings that would be necessary.

Mayor George Gonzales, of Hoboken, today said:

"I will go to Trenton at whatever time is appointed by the State Railroad Commission for another hearing on the extension of the Hoboken Manufacturers' Railroad company's tracks in Hoboken.

The following Editorial, based upon the foregoing misleading news article, appeared in the Observer on June 23, 1910.

#### OPPOSITION TO FACTORIES

Vice-President M. H. Baumgarten, of the Hoboken Board of Trade, who appeared before the State Railroad Commission in Trenton in opposition to granting the application of the Hoboken Manufacturers' Railroad Company to extend its tracks, was unfortunate in his line of reasoning.

About the only argument which he used was, that to grant this privilege to the petitioner would bring factories to Hoboken;



that factories would bring labor; that labor would result in the building of numerous tenement houses, and tenement dwellers were not desirable.

It is difficult to conceive of a poorer argument against granting the privilege. Factories we have and always will have. Tenement houses we have in Hoboken and will have long after the Board of Trade is forgotten. There is a large area in the city that is unfit for anything but factory purposes, and yet the Board of Trade puts itself in the attitude of preferring these swamps to flourishing industrial plants.

There are reasonable objections to the plans of the railroad company, but they are not of the kind mentioned by the vice-president of the Board of Trade. It ill becomes a body that is supposed to stand for industrial development to discourage that development.

The following letter appeared in the Observer on June 23, 1910, the writer being misled by the foregoing news article.

#### MEMBER OF TRADE BOARD RESENTS THE ASSERTION

**Max E. Hurwitz Takes Exception to Statements of Vice-president M. H. Baumgarten**  
Editor The Observer:

Dear Sir—I was more than surprised to read in yesterday's Observer the remarks of the second vice-president of the Hoboken Board of Trade, at the hearing at Trenton, of the Hoboken Manufacturers' Railroad Company, for an extension of the tracks in Hoboken to the effect that Hoboken does not want any more factories.

I am a merchant of the city and also a member of the Hoboken Board of Trade. Heretofore this board, its men and methods stood high in my estimation, but I cannot see where they mean to benefit our city when one of their vice-presidents, who, by the way, is not in business in this city, asserts that we do not want more factories here. In this he certainly does not voice the sentiments of the people who love Hoboken and are interested in its welfare.

Whether I favor the granting of the franchise, I am not prepared to say, but factories and legitimate business of any kind are certainly welcome in Hoboken.

I hope you will give these remarks space in your paper as a protest against any indiscreet remarks that may be passed by people who are supposed to represent us.

Yours respectfully,

MAX Z. HURWITZ.

The Hudson County Post and Democrat, a weekly published in this city, was also misled by the news article and editorial. It had this to say, adding with apparent glee a few flings entirely its own.

#### WANTED NO FACTORIES IN TOWN

It seems funny that some wise (?) people think that this city does not want factories. Well! Will the wise (?) ones please tell the citizens what is wanted?

The Board of Trade is all right, but there are a few members that want overhauling.

It seems strange, but nevertheless it is true, that some of the members of the local Board of Trade think that this city does not want nor can it afford to have any more factories. Well, for God's sake, what do we want?

This statement was made by M. H. Baumgarten who has the honor of being the vice-president of that honorable body, when he appeared before the state railroad commissioners to object to the granting of a franchise to the Merchants' Railroad.

"The awarding of this franchise," said he, "would increase factory facilities and induce large manufacturing concerns to settle there. That would mean that there would be introduced into the city a class of cheap labor for which tenement houses that would ruin the tone of Hoboken would have to be erected."

That certainly sounds nice. "Nit." But that is what one of the officers of the Board of Trade says, and he supposes that everyone will agree with him.

What our Second Vice-President actually said at the hearing in Trenton before the State Railroad Commission on June 21st.

The following letter and statement appeared in the Observer of June 27, 1910.

Hoboken, N. J., June 25, 1910.

Editor of the Observer:

Dear Sir—Referring to your issue of the 22d inst. in which an article appeared, "Says Hoboken does now want more factories," as well as your editorial on the same subject published in your paper of June 23d, I regret exceedingly that in view of the importance of the subject, you did not avail yourself of the opportunity to inquire from any of Hoboken's citizens who attended the hearing in Trenton before the State Railroad Commission on June 21st regarding the correctness of your information as to what my arguments really were against granting the application of the Hoboken Manufacturers' Railroad Company to extend its tracks and

thereby cross several of the city's busy thoroughfares at grade.

In as much as you have given publicity to a letter in which the writer appears to have lost faith in the "Men and Methods" of the Hoboken Board of Trade, and in order to avoid a similar misunderstanding on the part of others regarding the attitude of the Board of Trade toward Hoboken's industrial development, as well as in justice to myself as a citizen and officer of the Board of Trade, I sincerely hope you will publish in full this letter and the accompanying statement, setting forth truthfully and concisely just what I did say before the State Railroad Commission at Trenton.

Assuring you that though my business interests are not in this city, I have sufficient civic pride and interest in the City of Hoboken to give up considerable time and some little money to further its welfare and prosperity.

Believing it is the intent of your paper to represent, and not to misrepresent its residents and citizens in matters of public interest, I thank you in advance for giving space to this letter and statement.

Yours respectfully,

(Signed) M. H. BAUMGARTEN.

#### STATEMENT OF HIS REMARKS.

"The legal representative of the Hoboken Manufacturers' Railroad lays special stress upon the safe guards which this corporation intends to use if they are granted the franchise to cross Hoboken's streets at grade.

"Gentlemen you know as well as I do that it is impossible to make grade crossings safe, and further let me inform you what the attitude of this Corporation really is toward the residents of Hoboken, as expressed by one of its representatives at the meeting of the Board of Trade held on Wednesday evening, June 1st. In the course of his remarks, he

gave his audience to understand and infer that it matters but little if some few people are killed or maimed, as long as this road will develop Hoboken industrially. He made the further statement supposing this road will be an inconvenience at some points to the residents of Hoboken, why cannot the city elevate the streets at these points. This, gentlemen, doubtless is the true attitude which this corporation will take if you grant their application. The legal representative of the Hoboken Manufacturers' Railroad also tells you, that this road will develop the marsh lands of the city of Hoboken by reason of the large plants and warehouses they intend to build in this section.

"Gentlemen you are aware that Hoboken is a mile square city, viz. one mile long and one mile wide. With this limited area we are not in a position to accommodate immense industrial plants, turning out car load upon carload of finished products, employing mainly cheap and unskilled labor; the wage paid to this class of labor is naturally very small, this will obviously result in the construction of many cheap tenements to house this large influx of unskilled laborers. This I claim is very undesirable and detrimental to a city of the size of Hoboken.

"What we want is a number of smaller factories making diversified products; even though these factories do not turn out goods by the carload. These factories usually employ a much higher class of labor, and in fact many employ artisans who naturally are well paid, and who can afford to pay higher rents and consequently instead of cheap tenements being built, there will rise apartment houses which you will agree with me are much more desirable than cheap tenements.

"Hoboken's natural advantages, its superb location, its proximity to the largest city in the world, must eventually make our city prominent in industrial activity. What we need is natural development, and not influx of unskilled labor."

## RESOLUTIONS ADOPTED BY BOARD OF TRADE AND COUNCIL

Reports and Resolutions Concerning Manufacturers' Railroad Arranged  
in Chronological Order

### TRUSTEES COMMEND MAYOR AND COUNCIL FOR REJECTING APPLICATION AS FURTHERING THE BEST INTERESTS OF THE CITY

Report and Resolution adopted by  
the Committees on Railroads, Manu-  
factures and Commerce, and Streets,  
at a Joint Meeting held May 23, 1910.

The first step taken by the Board of Trade in its consideration of the Railroad question as presented by the petitions of the Ho-

Hoboken Manufacturers' Railroad Company, was to call a joint meeting of its three committees on Railroads, Manufactures and Commerce and Streets for Monday afternoon, June 23, 1910. It was thought best to have these committees investigate this matter jointly in order to get as many views on the question as possible. The result was that the committees unanimously agreed to oppose



the granting of privileges sought by the railroad company.

The following is a report of this joint meeting and the Resolution adopted by it:

#### REPORT.

The Railroad Committee, the Committee on Manufactures and Commerce, and the Committee on Streets, held a joint meeting at the board rooms on Monday afternoon, May 23d, to consider the applications of the Hoboken Manufacturers' Railroad Company, the one for a franchise, and the other for the vacating of certain streets by the city. The committees had before them copies of the applications on file at the City Clerk's office, and also a map which had been prepared showing the proposed route of the railroad and the various streets which the city is asked to vacate.

Mr. Dickinson, representative of the railroad, attended the meeting and made a statement, and when he finished he invited the members to ask questions. While many questions were put to him few were answered directly and it was impossible to determine just how the city would benefit by the proposed railroad, notwithstanding the fact that its application states that the railroad is to be constructed chiefly for the benefit of Hoboken and its manufacturing interests.

After the representative withdrew from the meeting the matter was thoroughly discussed. The committees unanimously decided to oppose the granting of the franchise.

The objections that weighed most heavily with the members of the committees were:

1. No compensation to the city.
2. Numerous grade crossings dangerous to life.
3. Depriving the city of large blocks of taxable property by making it first-class railroad property and thereby causing the revenue to go to the State.
4. No real benefit to manufacturers or others for it appears to be chiefly a plan to carry freight through from outside parts.

The Committees are making preparations to appear at the public hearing set by the Council on the afternoon of Friday, May 27th, to oppose the granting of the franchise to the railroad.

#### RESOLUTION.

**RESOLVED**, That the Railroad Committee, the Committee on Manufactures and Commerce and the Committee on Streets place themselves on record as being opposed to the granting of the petition of the Hoboken Manufacturers' Railroad Company, and be it further

**RESOLVED**, That the Committees together with the President and Secretary be directed to appear before the Common Council at the public hearing on Friday, May 27th, to oppose the granting of the franchise on the grounds: First, that no compensation is offered; second, that it will establish grade crossings; third, that it will deprive the city

of taxable property; fourth, that no substantial benefit to manufacturers will result and be it further

**RESOLVED**, That should the Board of Trustees meet before May 27, that these resolutions be presented to them for approval.

Resolution adopted by the Board of Trustees at a meeting held on May 25, 1910.

**"RESOLVED**, That the action taken by the Committees on Railroads, Manufacturers and Commerce, and Streets, in directing the President and Secretary to appear before the Common Council to oppose the granting of the franchise to the Hoboken Manufacturers' Railroad Company, be and the same hereby is ratified and approved, and be it further

**"RESOLVED**, That the President together with two other Trustees, to be selected by him, be instructed to carry out the recommendations of the said Committees and to strenuously oppose the granting of the said franchise."

Resolution adopted by Hoboken Board of Trade at a regular meeting held June 1, 1910.

**"RESOLVED**, That the action taken by the Railroad Committee, the Committee on Manufacturers and Commerce and the Committee on Streets in opposing the granting of the franchise to the Hoboken Manufacturers' Railroad Company, be and the same hereby is ratified and approved, and be it further

**"RESOLVED**, That the said Committees together with the Board of Trustees and officers, be and they hereby are authorized and directed to use all possible ways and means at their command, in opposing and preventing the granting of the franchise and other privileges sought, to the said Hoboken Manufacturers' Railroad Company, unless the said railroad be constructed in some way other than at grade at Willow avenue and Park avenue, and unless adequate compensation is made to the city."

**This resolution was adopted unanimously.**

There were seventy-one (71) members present at this meeting. A list of such members follows, giving their names and occupations:

H. W. Bahrenburg, merchant; G. J. Bandholz, builder; G. W. Bellis, merchant; F. W. Bender, real estate and insurance; M. H. Baumgarten, manufacturer; S. A. Besson, lawyer; C. M. Bernegau, manufacturer; J. Bragg, merchant; D. Bahrenburg, trucking; C. A. Burhorn, real estate and insurance; F. Cordts, merchant; Palmer Campbell, general manager of Hoboken Land & Imp. Co.; P. Daab, publisher; H. H. Dierksen, merchant; F. Doermer, merchant; F. N. Eber-

hard, lawyer; L. Fagan, manufacturer; Gustav Friedrichs, shipping; A. C. Fisher, manufacturer; L. S. Fugazzi, real estate and insurance; H. A. Gaede, lawyer; Patrick Griffin, Street Commissioner; G. A. Gonzales, mayor; R. T. Greear, merchant; Max Z. Hurwitz, merchant; M. Hendberg, merchant; C. H. C. Jagels, merchant; Julius Jeszkinszky, engineer; F. W. Janssen, merchant; H. D. King, electrical engineer; J. I. Kislak, real estate and insurance; A. Ludwig, merchant; A. Ludeke, merchant; Jos. Lichtenstein, advertising agent; Julius Lichtenstein, lawyer; V. Lassen, superintendent Scandinavian line; F. C. Lang, shipbuilder; F. A. La Pointe, electrical engineer; A. A. Lankering, merchant; Jas. H. Londrigan, city clerk; E. D. MacMurray, merchant; J. E. Miller, manufacturer; Walter Mountford, merchant; L. G. Nilson, manufacturer; G. L. Nichols, physician; J. F. O'Hara, undertaker; Aug. Pflugh, plumber; R. F. Rabe, banker; R. R. Rieser, real estate and insurance; A. Riesenberger, professor of engineering; A. Seitz, real estate appraiser; Max Schalscha, manufacturer; Henry Steneck, banker; A. S. Schiller, real estate and insurance; George Steljes, real estate and insurance; F. W. Schlegel, painter; Walter Schultz, lumber, Dr. Schneider, journalist; R. Schroeder, lawyer; Wm. Sengstacke, real estate and insurance; Richard Stevens, lawyer; C. Tietje, merchant; Allen Terbell, banker; A. J. Volk, undertaker; B. Vezzetti, builder; A. G. Weissenborn, manufacturer; Chas. Weber, merchant; W. P. Warmbold, real estate and insurance.

Report presented by the Committee on Streets and a Resolution adopted by the Mayor and Common Council by unanimous vote at an adjourned session held on the sixth day of June, 1910.

Board of Council of the City of Hoboken:

Your Committee on Streets, to whom was referred the applications of the Hoboken Manufacturers' Railroad Company to vacate certain streets in the City of Hoboken, and to cross certain streets at grade in said city, respectfully reports:

"That a public hearing upon said applications was held on Friday, May 27, last, and at the close of which it was determined to continue said hearing to Friday, June 10th, instant, at 2 o'clock p. m.

"That inasmuch as the aforesaid applications contemplate the crossing at grade of Willow avenue, at a point 110 feet northerly from the northeasterly corner of Willow avenue and Fourteenth street, in the City of Hoboken, and whereas the lower end of the new Fourteenth street viaduct will terminate at the junction of Willow avenue and Fourteenth street, by means thereof much traffic will be centered at a point very close to the proposed grade crossing, and

"WHEREAS, The trolley cars, turning north on the curve at Willow avenue and Fourteenth street carrying many passengers, would meet the tracks of the proposed grade crossing at a point dangerously close to said curve.

"Your Committee, although mindful of the many advantages likely to result to the manufacturers of our city in the development of the meadow district by the proposed railroad, believe that such advantages are outweighed by the dangers connected with the establishment of a perilous grade crossing at a very busy and heavily congested point in our city; therefore report that they recommend the adoption of the following resolution.

BERNAD McFEELY,  
THOMAS J. WREN,  
PETER F. CLARK."

#### RESOLUTIONS

"RESOLVED, By the Mayor and Council of the City of Hoboken, that the petition of the Hoboken Manufacturers' Railroad Company, for permission to cross certain streets at grade, dated May 11, 1910, and the petition of the Hoboken Manufacturers' Railroad Company, asking that certain streets be vacated, dated May 11, 1910, accompanied by a map specifically describing said crossing and streets, be and said petitions are hereby denied and refused, and said applications rejected, and be it further

"RESOLVED, That the City Clerk be and he is hereby directed to discontinue the advertisement for the public hearing to be held on June 10, 1910, and be it

"RESOLVED, That such continued and further hearing be dispensed with, and that the City Clerk notify the Hoboken Manufacturers' Railroad Company of the passage of this resolution and of the costs of advertising for said public hearing.

On motion of Councilman Wren the report was received and resolution adopted by the following vote:

Ayes—All the members present.

Resolution adopted by the Board of Trustees of the Hoboken Board of Trade at a meeting held June 10, 1910.

"WHEREAS, The Board of Trade at its regular meeting held on the first day of June, 1910, adopted a resolution ratifying and approving the action heretofore taken by the Board of Trustees in opposing the granting of the franchise to the Hoboken Manufacturers' Railroad Company, to cross certain streets in the City of Hoboken at grade, therefore be it,

"RESOLVED, That the officers be authorized and directed to appear before the Common Council or before the State Board of Railroad



Commissioners at such public hearings as may be held in order to carry out the expressed directions of the Board of Trade, and to use all means at their command to prevent the granting of the franchise to the Hoboken Manufacturers' Railroad Company which involves the establishment of dangerous grade crossings in this city."

Resolution adopted by the Board of Trustees of the Hoboken Board of Trade at a meeting held on June 10, 1910.

"WHEREAAS, Application has heretofore been made by the Hoboken Manufacturers' Railroad Company to cross certain streets and avenues in the City of Hoboken at grade and for the vacating of certain streets by the city, the petitions containing such application bearing date the 11th of May, 1910, and,

"WHEREAS, The Board of Trade through its officers appeared before the Common Council at the public hearing held on the 27th day of May, 1910, and opposed the granting of said application, and,

"WHEREAS, The Board of Trade at its regular meeting held on the first day of June, 1910, adopted a resolution strongly opposing the granting of said petitions, and,

"WHEREAS, The Mayor and the Common Council at a meeting held on the sixth day of June, 1910, adopted a resolution denying the petitions and rejecting said applications on the ground that the granting of said petitions involved the creation of dangerous grade crossings, therefore be it,

"RESOLVED, That the Board of Trustees of the Hoboken Board of Trade heartily com-

mend the action taken by the said Mayor and Common Council of the City of Hoboken as reflecting public opinion and as promoting the best interests of the city, and be it further

"RESOLVED, That the Board of Trustees take this opportunity of again placing itself on record as being irrevocably opposed to the establishment of grade crossings in this city."

Are you a member of the Board of Trade?

Better join it right away—we can "help you in your business"—for we are

**Business Boosters !**

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"Attend to your committee, encourage your officers by a large attendance at the monthly meetings, get off the fence and take your side in the debate, and you will soon retire the query, 'What has the Board of Trade done?' into innocuous desuetude."—

*President C. H. C. Jagels. Inaugural Address, May 4, 1910.*





"In times past we have often heard the criticism, 'What has the Board of Trade Done?' In my opinion the answer to that question is, 'What have you done to help the Board do something?' Upon investigation it is generally found that the question is asked by those who are expert at doing nothing, destroyers and not constructors; they are always waiting for some one else to do something and then tell him how it should have been done. If in the future that question is asked of any member of this Board, kindly ask him to 'Check that talk with his hat in the lobby,' and to put his shoulder to the wheel and help the Board by action, and not with useless criticism. Criticism is useful when accompanied with a corrective suggestion that leads to improvement and advancement, the other kind is worthless."—

*President C. H. C. Jagels. Inaugural Address, May 4, 1910*

Mr. Citizen

Mr. Taxpayer!

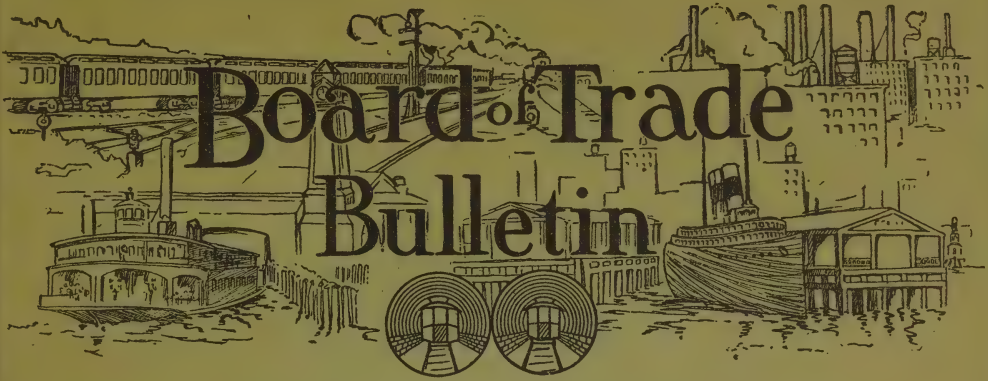
Mr. Businessman!

The Board of Trade needs you!

You need the Board of Trade!







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VOLUME ONE  
NUMBER THREE

## THIS NUMBER CONTAINS

### THE REPORTS OF

Mr. Thomas Cullen Roberts

AND

The Robert L. Stevens Fund for Municipal  
Research

On the Financial Condition of Hoboken

Also—

The Tax Budget

✓ A Sewerage System

Manufacturers' R. R.—Final Hearing

Editorial Comment

And Other Notes of Interest

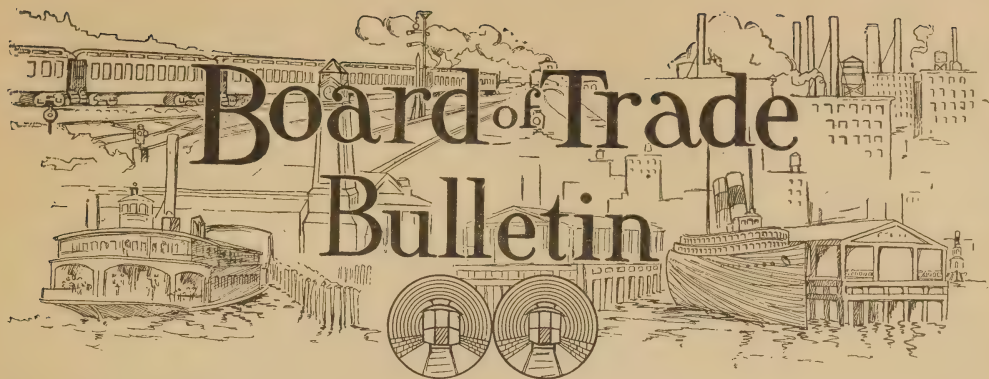
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Vol. I.

HOBOKEN, N. J., AUGUST, 1910.

No. 3.



**WILLIAM C. FREEMAN**

ADVERTISING MANAGER OF THE NEW YORK EVENING MAIL

...AND....

AUTHOR OF "ADVERTISING TALKS"

He will deliver an address to the Hoboken Board of Trade at the Fall Rally to be held in connection with the opening of the New Headquarters, at 202 Washington Street, on Wednesday Evening, September 7th, 1910.





## BOARD OF TRADE TO CARRY TAX BUDGET INTO THE COURTS

**Trustees Believe That the Powers of the Council and Tax Commissioners should be defined and Determined.**

### Committee Has Conference With Members of Council But Fails to Accomplish Anything

The Board of Trustees have determined to test the legality of the action taken by the Common Council in superseding the Tax Commissioners in the making of the city's tax budget. Several meetings of the Board of Trustees were held to decide what attitude should be taken by the Board of Trade and after carefully considering the question they determined to engage Counselor Julius Lichtenstein to bring the matter to an issue. A committee consisting of the President, Mr. Lichtenstein and the Secretary met the Mayor and Mr. Buckley, Chairman of the Council, by appointment at noon on Wednesday, July 27th, and after some discussion it was agreed that Mr. Lichtenstein should meet the members of the Council in the afternoon at about 4 o'clock. The President and Secretary were unable to join Mr. Lichtenstein because of a meeting of our Trustees.

### CONFERENCE WITH COUNCIL MEMBERS

Pursuant to such arrangements Mr. Lichtenstein held a conference at which were present the Mayor, several members of the Council and City Attorney Fallon and the outcome of it was that the Council members determined to go ahead with their plans. Our committee had shown the members of the Common Council how, in its judgment, the Council could adopt the budget of the Tax Commissioners and make the changes which they desired without superseding the Tax Commissioners and nullifying their action.

Every means was exhausted to avoid the litigation which must now result to determine the respective rights of these two bodies in the preparation of the tax budget.

The following preamble and resolutions were adopted by the Board of Trustees at its meeting held on July 25th, the same being re-adopted at the meeting held Wednesday, July 27th.

### REASON FOR ACTION.

"WHEREAS, The Board of Tax Commissioners of the City of Hoboken fixed the amount of moneys to be raised by taxation for the current year for municipal purposes in the City of Hoboken, and has certified the amount so to be raised and has filed the same with the City Clerk; and

WHEREAS, The Mayor and Council of the City of Hoboken have introduced an ordinance to provide for the assessment and collection of the annual tax for the year 1910 in the City of Hoboken, in and by which said ordinance the Mayor and Council, among

other things, directs the Commissioners of Assessment of Taxes to assess for the use of the city the sum of \$666,268.33, which sum is \$15,546.93 in excess of the sum ordered to be raised by the said Board of Tax Commissioners; and

WHEREAS, The said Board of Tax Commissioners since the year 1871 has been generally recognized as a legally constituted Board having full and exclusive power and authority to fix and determine the amount of moneys to be raised by taxation in the City of Hoboken and to order the Mayor and Council to raise the amount so fixed and certified by it; and

WHEREAS, The Mayor and Common Council of the City of Hoboken in the Budget Ordinance aforesaid, have increased the amount ordered to be raised by the said Board of Tax Commissioners claiming to be legally authorized so to do; and

WHEREAS, If the Mayor and Council are legally authorized to amend the budget certificate of the Board of Tax Commissioners and to increase the amount ordered to be raised by them it would thereby be in a position to nullify any action on the part of the said Board of Tax Commissioners and practically render it a useless body; and

WHEREAS, This Board feels that the said Board of Tax Commissioners in fixing the amount to be raised by taxation and certified by it to the Mayor and Council did so to the best of its ability although they have in some respects in our opinion exceeded their authority and that the Mayor and Council in the preparation of their budget ordinance prepared the same feeling that they were doing their duty; and

WHEREAS, Some question has been raised as to the constitutionality of the act under which the Board of Tax Commissioners claim to act; and

WHEREAS, This Board feels that the dispute which has arisen between the Board of Tax Commissioners and the Mayor and Council of the City of Hoboken regarding their respective rights and the constitutionality of said act, are of great importance to the citizens of the City of Hoboken and should be legally determined in order that no question shall arise in the future regarding the respective rights of the Board of Tax Commissioners and the Mayor and Council in the preparation of the tax budget;

**RESOLUTIONS ADOPTED.**

**RESOLVED**, That the President together with Julius Lichtenstein, and the Secretary appear before the Common Council to discuss with them the advisability of adopting such portions of the Tax Commissioners' budget as are legal, and to eliminate such portions of said budget as are improper, and to point out to the Common Council the desirability of taking out of the unexpended balances now existing, the excess moneys intended to be raised by them by re-appropriating some of said balances and by applying some of said unexpended balances to the reduction of taxes, and be it further

**RESOLVED**, That if the Committee is unable to accomplish the matters herein above set forth, that the officers of the Board of Trade be empowered and directed totake immediate legal steps to determine the respective rights of the Board of Tax Commissioners and the Board of Common Council in the preparation of the tax budget.

**SUIT ABOUT TO BE BROUGHT.**

Pursuant to the instructions contained in these resolutions the officers have retained Counselor Julius Lichtenstein to bring the controversy to an issue. He is prepared to proceed and it is expected that the matter will be brought to the attention of the Supreme Court most any day.

**Councilman Volk's Address****A Digest of His Remarks Made at the June Meeting.**

Every unprejudiced man who heard Councilman A. J. Volk in his talk to the Board of Trade at the June meeting realized that he is a business man with a good clear head and good sound business principles. He didn't talk sentiment, he didn't talk "to the galleries"—he simply talked business and pointed out some things that ought to be remedied at the City Hall.

He told how bills are passed by the Council the same night they are presented. He advocated laying them over for two weeks, to give full opportunity for investigation.

He took up the matter of Tax Arrears and urged that steps be taken to collect them.

He advocates legislation that will reduce the needlessly large appropriation for the Free Public Library which is regulated not by the actual needs of the Library but by the amount of the ratables.

He desires an inspection of gas meters, as a protection to consumers against imperfect measurement of gas.

He wants a good explanation for the increase of \$150,000 in the running expenses of the public schools—the increase having jumped that much in the last five years, without apparent justification.

He wants help from the Board of Trade in improving sidewalks and sewers.

He advocates one meter for electricity in the City Hall so as to get a large consumers' rate, instead of a lot of small meters and the high rate that goes with them.

He called attention to the fact that the Public Service Corporation has violated its franchise by running cars for purposes other than the carrying of passengers.

He wants an Auditing Committee in the Council to audit bills.

He wants wires put underground.

He wants printing given out as a result of bids—in a business-like competitive way.

He brought up the matter of the city carrying its own fire insurance.

He touched upon other subjects—every one of them interesting to those who believe in running a city in a business-like manner.

**Work For Our Committees****YOUTHFUL BAGGAGE CARRIERS.**

Hoboken seems to be infested with a horde of boys who crowd the ferry approaches and the entrances of the different steamship piers soliciting the carriage of baggage in a rough and boisterous manner, to the very great annoyance of European travelers who pass through our city. While we should encourage the boys to make an honest living they ought to practice a more gentle way of getting business. Our visitors should be subjected to a minimum of inconvenience from this source.

**CABMEN.**

We are informed that some of the cabmen who solicit business at the ferry and tunnel entrances are charging exorbitant rates to travelers who desire to ride to the steamship piers. If it is possible our officials ought to insist upon a uniform charge being made which shall be fair and reasonable. That would be one way to prevent the "holding-up" of visitors by unscrupulous cabmen.

**POLICE OFFICER ON RIVER STREET.**

We are also told that a police officer is compelled after sun down to patrol both River and Hudson streets below Fourth street and the suggestion has been made that the officer should be kept on River street not further north than Fourth street, as the presence of an officer on that street is desirable at all times.

**SHOULD PLACE THE WIRES UNDERGROUND.**

The Board of Trade should now turn its attention to the abolition of all telegraph and telephone poles and the placing of all wires in underground conduits.

Let the agitation begin at once.



# BOARD OF TRADE'S PLAN FOR A SEWERAGE SYSTEM

## Engineers Have Submitted Comprehensive Report.

### Plan Will Eliminate Present Defective System and Will Provide Adequately for Meadow District.

That important question, the proper drainage of the "meadow" district of Hoboken, has occupied the attention and study of our citizens and public officials during the past fifty years. No less than six expert reports have since 1860 been submitted to the Mayor and Council, yet none of them were ever adopted by the authorities. In every one of these reports, it was clearly shown that because the sewers in the meadow district were below high water level, recourse to pumping or lifting the sewage would be necessary in order to provide proper outlets, and prevent the "back action of the rising tides."

And so today Hoboken is without a plan for its sewerage; a condition which probably does not exist in any other city of its size in the Union. The seriousness of this situation was recognized by the Board of Trade and it determined, at its own expense to retain an expert to devise a plan to meet what is regarded by many as the city's most urgent need.

#### ROAD ENGAGES ENGINEERS.

Last year the Board instructed its Sewerage Committee, of which Mr. F. C. Lang is Chairman, to have a comprehensive system of sewerage planned which would adequately provide for our present and all future requirements. Messrs. McCann and Beyer, civil engineers, were employed and they have recently submitted their report together with a map for the consideration of our Board. While Mr. McCann made a brief report at our June meeting we deem this matter of such importance that we desire to give our readers more than a summary of the report which contains a full treatment of the subject. A reproduction of the experts' plan will be found on the two middle pages of this issue and is so fastened as to enable those who desire to remove it to do so without damage to the binding.

We desire to submit the following explanation of the suggestions and ideas of the engineers which are set forth at greater length in their report.

#### EXISTING CONDITIONS.

Attention is drawn in the report to the fact, well known to our authorities, that the present tidal system of sewerage in the First,

Third, Fourth and Fifth Wards needs correcting. Further, that section of the city west of Park avenue and north of Eighth street is without an outfall sewer to the river, which condition makes it impossible for property owners there to construct sewer outlets from their buildings. This condition places the health of our numerous factory population in jeopardy and tends greatly to retard the improvement of the marsh land, many acres of which still remain in their original primitive state. This section comprises one-fifth of the entire area of the city.

#### PLAN OF SEWERAGE OUTLINED.

The plan and report provide:

1. Properly designed necessary future sewers for the uplands, several streets of which are without public drains.
2. A complete system of sewerage for the entire meadow drainage area, the easterly limit of which is shown on the plan.

In brief this system comprises a Main Delivery Sewer running through Grand street from Fifteenth street to Ferry street where it will terminate into a well, twelve feet below low tide, from which the sewage will be raised by pumps, installed in an underground station beneath the roadway of Ferry street, and conducted thence to the pier line of the Hudson River by way of the present Ferry street sewer.

In order to promptly conduct the contents of both the old and future sewers to the Grand Street Delivery Main, seven collecting or "Main Lateral" sewers are provided as follows:

Through (1) Newark avenue, (2) Third, (3) Seventh., (4) Eleventh, (5) Fourteenth, (6) Fifteenth and (7) Sixteenth streets. The advantage of this arrangement are that no particle of sewage will have further than two blocks to flow before reaching an outlet.

#### WILL NOT DAMAGE PILING.

Again, as those main laterals, are never lower than low tide the drainage of subsoil water, which it is contended might damage the piling, will be avoided. Only the Delivery Main is beneath low tide, but as it will be water-tight it will not effect the level of the ground water.

#### THE FALL RALLY.

Arrange your dates now to hear William C. Freeman and George F. Baright, Wednesday evening, September 7th.

You cannot afford to miss them if you believe in advertising.

### PUMPING OR TIDAL SYSTEM.

If pumping the sewage is objected to, then by building the Grand Street Delivery Main at low tide level, the whole design is converted into a "Tidal System." Then, if in the future pumps should be demanded, the changing of the Delivery Main makes that possible without disturbing any other part of the system. Thus the plan lends itself to either pumping or tidal systems. Besides the above mentioned drains, a large outfall sewer is provided, running through Fifteenth street, and private property from Grand street to the river.

### COST OF PUMPING SYSTEM.

The cost of the whole system as outlined is put at \$353,503 and the annual cost of maintaining the pumps at \$10,000.

An alternate plan for the location of the Delivery Main and pumps is also submitted in the report. By this alternate plan the city might have the Grand Street Delivery Main tip towards the north from Newark avenue to Fourth street and towards the south from Fifteenth street to Fourth street, thence have the Main pass by way of Fourth street to Hudson Square where the pumps could be located. This alternate plan complete would cost \$370,100.

The plan submitted by the engineers further gives the sizes, grades, etc., of the future necessary sewer, thus providing a complete design for all the future needs of the entire city in this respect.

### COST OF IMMEDIATE RELIEF.

The report next considers what can be done for the very urgent immediate relief of the section north of Eighth street, pending the adoption of the system in its entirety and at the same time without interfering with its further development. To this end it is shown that by the construction of the large Fifteenth street outfall sewer and the Eleventh street and Fifteenth street Main Laterals together with a large box sewer through Grand street, from Eleventh street to Fifteenth street, the whole of that district can be adequately provided with tidal outlet sewers at a cost of \$117,315, which expense can be assessed upon the property benefitted without a cent being charged to the city at large. Furthermore, it is estimated that the assessment on an abutting lot need not exceed \$150.

What can be done (pending the installation of the proposed works) for the immediate relief of the present conditions in the remaining section of the meadow district, is next discussed, and it is shown that by extending the above suggested large box sewer in Grand street south from Eleventh to Seventh street, then constructing the main lateral through Seventh street from Garden to Grand street all of the sewage north of Seventh street from the sewers in Garden street, Park avenue, Willow avenue and Clinton street can be diverted from flowing south and conducted northerly to the river via Fifteenth street. Then by providing a separate

outlet for the Bloomfield street sewer, which now empties into the Ferry street main, the southerly drainage area will be relieved of seventy acres of drainage, or one-quarter of its present flow. The cost for these improvements, estimated at \$47,170, would be borne by the city at large.

### COST OF THE SEVERAL PLANS.

Summarizing the various propositions the report shows the cost thereof to be as follows:

1. To install complete the pumping system via Ferry street, \$353,503.
  2. Alternate Fourth street plan, \$370,100.
- Whichever of these two locations for the pumps is adopted at least \$100,000 can be assessed upon property benefitted north of Eighth street.
3. Awaiting the construction of the pumping system the installation of an adequate tidal system for the section north of Eighth street can be made for \$117,305, all of which cost can be assessed upon the property benefitted.
  4. The cost for immediate relief of the southerly section would be \$47,175.

### PERSONAL NOTES.

Mr. E. H. Horwood has been summering at Asbury Park, N. J. He is expected back some time in September.

Mr. Arthur Seitz was at Mt. Pocono, Pa., during the last two weeks in July and has gone to Lake George, N. Y., for the month of August.

Counselor J. W. R. Besson has left for Mexico and the Pacific coast on an extended business trip. He will be in the City of Mexico for about a week. From there he will go up the Pacific coast to Seattle coming home by way of Canada. He will be gone from about five to six weeks. We wish him a profitable and pleasant journey.

President Jagels will deliver an address in the First Presbyterian Church of Hoboken, Sixth and Hudson streets, on Sunday evening, October 2d. Rev. H. T. Beatty will conduct a series of Sunday evening addresses by laymen in the fall intended to promote better civic conditions in Hoboken. He takes the very practical view that a layman may be able to handle the subject better than a clergyman.

Haddon Ivins, Chairman of the Publicity Committee, has gone to Perth Amboy for the month of August renewing acquaintances in his former stamping ground.

Mr. S. Greenspan, optometrist, has opened attractive offices in the Terminal Building, 68-70 Hudson street, under the name of "The Hudson Optical Co."



# FIGHT ON GRADE CROSSINGS CONTINUES

**Mayor Gonzales Opposes Railroad, declaring; "Depress or Elevate Your Tracks!" "We Can Build an Elevated Road," Admits Charles Dickinson, General Manager Public Utility Commissioners Hear Final Arguments.**

Mr. Charles Dickinson, General Manager and Treasurer of the Hoboken Manufacturers' Railroad Company, admitted to the Board of Public Utility Commissioners in a statement made before them that "we can build an elevated road." This important admission was made at the re-hearing held at the request of the railroad company at the State House at Trenton, on July 19th. A copy of their letter containing the application appeared in our July Bulletin.

His Honor Mayor Gonzales, President C. H. C. Jagels, First Vice-President W. L. E. Keuffel and Mr. Rudolph Schroeder, Secretary, made up the party that went to Trenton to oppose the granting of the application of the railroad. The Board again sat at the State House. Commissioner Williams was absent in Europe leaving Chairman Sommer and Commissioner Hillery to hear the arguments at the re-hearing.

## MODIFICATIONS DO NOT ELIMINATE DANGEROUS CROSSINGS.

Mr. James A. C. Johnson appeared as counsel for the company. He showed that a large portion of the land in the western part of the city was unoccupied and undeveloped and in proof thereof submitted a large map. Mr. Johnson spoke of the modifications which the company offered to make to its original petition. These modifications were contained in a letter addressed to the Commissioners dated July 14th and are as follows:

Hoboken, N. J., July 14, 1910.

To the Board of Public Utility Commissioners, Trenton, N. J.

Gentlemen:—Referring to the petition heretofore made to your Honorable Board by this company, for permission to cross certain streets and avenues in the City of Hoboken at the grade thereof, this company hereby modifies the same to the extent of asking that such permission be granted only upon the following terms and conditions:

1. That the permission to cross Willow avenue in said city be limited to a term of years, to be fixed by your Board, not less than ten years, after which term the tracks of said railroad across said avenue be either lowered below the grade of said avenue or elevated above, or else removed.

## LIKE SAFE-GUARDS AT 17th STREET DEATH-TRAP.

2. That traffic of said railroad not to cross said avenue between the hours of 7.30 and 9 a. m.; 12 and 1 p. m., and 5.30 and 7 p. m.

3. That the railroad traffic shall cross said avenue at a rate speed not greater than one mile in five minutes.

4. That at any time the traffic of said railroad shall not interrupt the traffic of said avenue for a period longer than five minutes.

5. That the railroad company maintain such safety appliances, signs, gatemen, warnings, bells, etc., as this Board shall direct for the prevention of accidents.

Yours respectfully,

(Signed)

HOBOKEN MANUFACTURERS' R. R. CO.

By Robert M. Dickinson,

President.

Attest:

(Signed) Henry E. Wilson,  
Secretary.

## ADMITS CAN ELEVATE TRACKS!

Mr. Charles Dickinson, the general manager and treasurer of the railroad, stated that his company owns about a million square feet of land in the western part of the city which was purchased some six years ago. Mr. Dickinson said that his company could elevate the railroad now if it wanted to and if it were necessary. This remark was made while relating a conversation which he had with President Underwood of the Erie Railroad. He argued that the best development of the meadow district required his railroad.

Mr. William H. Gould, general manager of the Hoboken Paper Mill Company, was the only manufacturer who appeared in favor of the railroad company and while he stated that his business would be increased threefold if he could secure a siding, he admitted when asked by Chairman Sommer, that he had made no efforts to get the transportation facilities which were apparently so urgently needed. He never asked the Erie or West Shore for a switch, nor went before the Board of Railroad Commissioners to compel the roads to give him one!

## MAYOR GONZALES OPPOSES ROAD.

Mayor George Gonzales, who was the first one to speak in opposition, stated that he believed that the railroad was not going to be of any benefit to Hoboken; that the company was simply seeking an outlet through Hoboken; that he was opposed to the establishment of the grade crossings; that our streets should remain unencumbered and their control retained by the city; that this road, if it should be allowed to run through Hoboken at all, should run on the outskirts of the city along the western and northern boundaries parallel with the other railroads. He added that he was absolutely opposed to vacating the dead ends of the streets. The Mayor also stated that he was irrevocably opposed to the spur running up near Ninth street, terminating near the playgrounds.

The Mayor in discussing the modifications stated that the "safe-guards" suggested for the crossing were worthless; that the avenue would remain as dangerous as ever, and that if they must cross at Fourteenth street the railroad must be elevated or depressed.

## PRESIDENT JAGELS SHOWS MODIFICATIONS NO ADVANTAGE.

President Jagels stated that he was present to carry out the mandates of the Board of Trade, and that if the railroad will overcome the objections made by the Board of Trade and build the railroad right, as every city in the country is compelling railroads to build, he would be glad to come before the Commissioners and talk for instead against the road.

The modified petition was dissected and presented in its true light by President Jagels in his argument. He contended that it would be just as easy to construct the railroad by elevating or depressing the tracks now as it will ten years from now; that the element of additional cost to the company should not be taken into consideration when the safety of our citizens is at stake; that the road if constructed should be built according to modern ideas of progress and that under these conditions grade crossings cannot be considered at all; that while the present owners of the road might live up to any restrictions placed upon the operation of the road, that we have no assurance that they will be alive when the time comes to make a change or that they will even be the owners of the road at that time and we know from past experience how difficult a matter it is to compel a road to live up to its obligations when it is not disposed to do so; that the offer of the road to elevate the tracks after ten years will fool either the manufacturers or the people, because if the road and all the switchings are elevated the manufacturers will have to remodel their plants at an enormous expense and if they don't elevate, they break faith with the people, in either case the people or the manufacturers will be deceived by the company.

## DECLARES ROAD NOT NEEDED BY MANUFACTURERS.

Vice-President Keuffel, speaking as a large manufacturer, stated that his company, the Keuffel & Esser Co., had adequate shipping facilities. He stated that his company employs the second largest number of persons and that like the American Lead Pencil Company, which employs the largest number of people in Hoboken, they saw no necessity for bringing in the Manufacturers' Railroad with all the attending disadvantage resulting from grade crossings, etc. He added that he believed that the existing roads offered to manufacturers adequate railroad facilities, and that it would be a very grave wrong to the people of Hoboken to permit this railroad to cut through the city, interfering with traffic and causing numerous danger spots throughout the city.

Mr. Rudolph Schroeder was the last speaker. He pointed out that the existing railroads in the western section of the city offer every railroad facility that the manufacturers in that section require; that the Erie and West Shore Railroads, particularly the former, stood ready and willing to give to manufacturers railroad sidings wherever necessary; and that, even should they decline manufacturers could have had recourse to the Board of Railroad Commissioners (now the Board of Public Utility Commissioners) to compel the roads to give them the switching facilities. That if the existing roads had heretofore failed to develop that section into a manufacturing territory it is unlikely that this road would be able to accomplish anything more. He ended by saying that the Board of Trade was confining its opposition to the establishment of grade crossings and that the company must construct its road to avoid them; that the modifications submitted offered no adequate protection to the people, that they were simply a make-shift and would not eliminate the dangers and the burdens which would be established by the road.

This ended the hearing. The Board of Trade submitted six photographs showing the condition of the territory through which the company purposes to run its tracks.

At the time of going to press the Board of Public Utility Commissioners had not rendered their decision.

## Mayor Gonzales' Positive Views

Mayor Gonzales' remarks were in part as follows:

"As proposed, I believe this railroad is not going to be of any benefit to Hoboken. I do believe that arrangements can be made whereby this road can get what they ask, or what I understand they are simply seeking—an outlet. In the first place they start over here on Hudson street. They have simply got the right of way on Hudson street from Fourteenth to Eleventh—that's city property. There is no reason to my mind why they



should get any more throughout the rest of the city. All control in the streets should be retained by the city. They want this road to go through a lot of property, that will, in time—it is only a question of a little time—be very valuable and needed for our city. We have not any more area there than we actually need.

#### OPPOSES GRADE CROSSINGS.

"This road should run on the outskirts of the city (all this property here which they seek to take out should stay in) they should be allowed or compelled to parallel the other railroads all the way and simply given an outlet. I think by covering the case that way it would be beneficial to the city, they would get what they claim, without monopolizing the number of square feet which I understood Mr. Dickinson to say was one million. We cannot afford to take that amount out of Hoboken. They ask us to vacate all dead ends of streets which would practically make that into one large railroad yard. There is quite a little traffic down the hillside principally at Eighth street which traffic, at any time, if such a condition should obtain, would be compelled to go either to the north or south to reach our city.

#### WILL NOT VACATE STREETS.

**Mr. Sommer:** "The moment you vacate the street it becomes their property and they can do with it as they please. The question is whether you want the street closed up."

**Mayor Gonzales:** I should say no and I understand coming before this Board it takes away the power of the Mayor and Council in this matter."

**Mr. Sommer:** "That is not so, they must still come to you."

**Mayor Gonzales:** "On this street (indicating), the spur asked for, north of Ninth street into Adams street, I do not think under any circumstances should that spur be granted. We have here (indicating), a park that is soon going to improve all the surrounding property and if we have a railroad siding here, possibly a depot, I am sure it is not going to be as beneficial. As far as the swamp land is concerned it is only a question of time when we will develop that. If the railroad comes, simply a bare skeleton, that will help to develop it all the sooner."

In answer to a question of Commissioner Hillery concerning the grade crossings at Fourteenth street and Willow avenue, and the regulations proposed by the company, Mayor Gonzales said:

#### "DEPRESS OR ELEVATE TRACKS!"

"I think at Willow avenue it would be wrong. This railroad could go up and parallel those other tracks. It would still have to cross Willow avenue at Seventeenth street, but the danger would not be so great. Depress or elevate the tracks if they must cross at Fourteenth street!"

### President Jagels Represents

#### Opposition of Citizens

President Jagels said in part:

"I want to make one matter plain. The Board of Trade is not represented in opposition to the building of a railroad but to prevent the building of this railroad if it is going to cross Willow and Park avenues at grade, and also to see that proper compensation is paid to this city.

#### BUILD ACCORDING TO MODERN IDEAS!

We say if you build that railroad right, the way every city is compelling railroads to build their roads, we will come in and talk for it. I do not believe any man will deny that a railroad is a good thing for a manufacturer. This road practically traverses the manufacturing section. They come in here with an amended petition saying we want only to maintain these crossings at grade for a period of years, ten or twenty, I do not know which. If the road is built, let it be built right at once, then every manufacturer knows what he is going to get. He can build his factory accordingly and everything is all right. But what if everything is to be changed at the end of a certain period of years and manufacturers must remodel their entire plants to get the facilities when the road and the sidings are either elevated or depressed. This very difficulty upsets the arguments these gentlemen have advanced for the elevation of the road at the end of a number of years, a difficulty that would subject factory owners and manufacturers to enormous expense.

#### DIFFICULT TO ENFORCE RESTRICTIONS.

"We have been opposed to any temporizing in this matter. There has not been an argument advanced that would lead us to say it is a physical impossibility to build this road right. We want the railroad to do what is right at the very beginning. Unless that is done we must oppose the granting of the proposition. When it comes to regulating, we know how difficult it is to regulate a railroad and we do not think the Mayor or Council should be put to the task of policing a rail-

#### YOU CAN "COME BACK."

Most likely you will be away over Labor Day—but be sure to get back to Hoboken in time for the Fall Rally, Wednesday evening September 7th. Speakers: William C. Freeman and George F. Baright—two crackerjack advertising men. You can see the country most any time—you may never get the chance to hear these men again.

road. I have not the slightest doubt that if Mr. Dickinson gave me his word he would keep it. How do we know, however, who will own the road at the end of five years.

#### WOULD FAVOR A "MODERN" ROAD.

"We are representing large property owners and heavy taxpayers and their wishes will not be complied with unless the railroad is built by eliminating the grade crossings at that point. We are not opposed to the railroad, we want the road to be built right and if they take any rights from the city, then we want them to compensate the city.

"There is nothing personal in this matter, we are not trying to keep them out. There is an open question in the minds of the citizens whether it is right to take a large portion of the land out for main stem and turn that revenue over to the State. The amount coming back to the schools would be immaterial."

Mr. Johnson: "If the road is built and grade crossings eliminated, you are in favor of it?"

President Jagels: "Certainly. And the city properly compensated. The Board of Trade would not oppose it and I certainly would not. The city's rights must be protected. I believe today it is wrong to build a railroad at grade in the City of Hoboken."

#### THAT JUNE MEETING.

The attendance at the June meeting was the largest in the history of the Board of Trade. It was one of the most vitally interesting of all the meetings ever held, too.

But we want the September meeting—the Fall Rally—to be a great deal bigger.

#### THE CITIZENS' ASSOCIATION.

The Citizens' Association has done some good work for the welfare of Hoboken and their offer to co-operate with the Board of Trade in its efforts to bring about better civic conditions was very properly accepted at the June meeting.

With everybody pulling together, something is going to move in Hoboken.

#### PLAIN BUSINESS METHODS THAT SHOULD YIELD RESULTS.

At the June meeting the Board of Trustees were directed to engage an engineer to examine all city work—to go over specifications and follow up the work. The trustees were authorized to engage counsel, at any time, to protect the interests of the city.

Membership in the Board of Trade is getting to be just like insurance for taxpayers. They pay \$10 a year and they get more protection for that \$10 than is offered by any insurance company operating in Hoboken, whether fire, life or accident.

Join the Board of Trade.

#### WE RAISED \$1,700, BUT NEED MORE.

The Finance Committee has raised \$1,700 for the Reserve Fund, but this amount came from a few. Over 200 members have not contributed a cent. Some can't afford it—others can.

Those who can will please take notice.

#### TO CANVASS THE CITY FOR NEW MEMBERS.

The Membership Committee, at the June meeting submitted a plan for a systematic canvass of the entire City of Hoboken, block by block, for new members—it being the intention to give every business man an urgent invitation to join.

The plan is a good one. It will divide the labor of a big job so that no one will be overburdened.

The next thing is to get the canvass started. The Membership Committee should not delay any longer.

#### OUR NEW HEADQUARTERS.

The Board of Trade will take possession of its new headquarters at 202 Washington street, on September 1st, and everything is to be done to get the place in readiness for the formal opening on Wednesday evening, September 7, which is the night of the Fall Rally.

The new headquarters will be on the second floor, at the address given, and will be large and commodious. There will be ample seating capacity for all who attend the Rally and there will be accommodations for the transaction of Board of Trade business at all times.

The securing of these new headquarters is another step forward in the great work undertaken by the Board.

#### ARE YOU A GOOD BOOSTER?

Pessimism is getting out of style these days. The man who is not a business booster will soon take his place with the old high wheel bicycles. He'll soon be in their class—good for junk—outgrown for usefulness as well as for pleasure.

#### THAT BUILDING CODE.

The Building Code Committee is still on the job. On July 27th it sent a letter to the Council repeating its recommendation that the code now being considered should be referred to a committee of professional men and re-drafted. Pending the completion of the work of these paid experts the present code should remain in force making certain additions with respect to fees, re-inforced concrete construction, fire-proof piers, etc. The committee also submitted about thirty amendments for the Council's consideration. No action was taken by the Council and the matter will probably come up at the next regular meeting, August 24th.



# EXPERT ROBERTS APPROVES OF REPORT OF THE STEVENS FUND

**Thinks Citizens Would Not Care to Finance Entire Deficit Immediately**

## STATEMENT ISSUED BY SECRETARY

Hoboken, July 23, 1910.

Mr. C. H. C. Jagels, Pres. Hoboken Board of Trade, Hoboken, N. J.:  
Dear Sir:

I have given some consideration to the report of the trustees of the Robert L. Stevens' Fund, dated June 29th, 1910, and personally and professionally approve of it.

If I felt that good results would follow from a suggestion that the recommendations submitted by them be adopted, I would willingly do so; but I fear that the city would be opposed to a scheme—good as it undoubtedly is—which rendered it necessary to finance a deficit of \$800,616.27 at May 2, but which has been reduced to \$595,538.09, at 29th of June, 1910.

I think it will be found from the city's charter that the city can refund 90 per cent. of its bonded indebtedness.

I have compiled my form of accounting on similar lines to those of the trustees of the Robert L. Stevens' Fund, and it will be seen how much we are in accord. Opinions may differ as to the treatment of certain items; but they are not material, considering the magnitude of the results.

I think the suggestions I have made will accommodate themselves more easily to the situation in hand, and be more acceptable than the recommendations of the trustees of the Robert L. Stevens' Fund, and therefore respectfully submit that my suggestions be adopted.

Yours truly,

THOMAS CULLEN ROBERTS,  
Certified Public Accountant.

## STATEMENT ISSUED BY THE SECRETARY WHEN RELEASING BOTH FINANCIAL REPORTS FOR PUBLICATION.

"I am authorized by the Trustees of the Hoboken Board of Trade to release the report of Mr. Thomas Cullen Roberts and with the consent of the Robert L. Stevens' Fund, I am likewise releasing their report. Both of these financial statements, prepared

by two certified public accountants contain suggestions as to the city's deficit which should be funded at this time. Mr. Thomas Cullen Roberts advises that the city provide now for \$296,980.85, which, he says, would 'temporarily meet the equities' of the present emergency. The Robert L. Stevens' Fund for Municipal Research says that \$595,538.09 would be needed to meet the city's present deficit.

"That the deficit reported by the Robert L. Stevens' Fund \$595,538.09 is 'scientifically and economically correct,' Mr. Roberts affirms. For practical reasons, however, he suggests that the taxpayers would prefer at this time to provide for the smaller sum of \$296,980.85.

"Whether Hoboken should provide at this time for meeting 100 per cent. of this deficit or less than 100 per cent. the Robert L. Stevens' Fund does not advise. Its report states emphatically, however, 'that postponing provision for any portion of the debt does not pay the deficit.'

"At the end of the last fiscal year, May 2, 1910, the Robert L. Stevens' Fund for Municipal Research, reported a deficit of \$305,222.49 based upon the treasurer's ledger balances. Great indignation was expressed in Hoboken by city officials who claimed that the credit of the city was threatened by an exaggerated statement of its deficit. They claimed that instead of a deficit of \$305,222.49 Hoboken's deficit was but \$4,641.29. The Board of Trade then engaged Mr. Roberts to make an independent investigation while the Robert L. Stevens' Fund went beyond the treasurer's books to the conditions behind them. Its findings of fact in which Mr. Roberts concurs, show that on May 2, 1910, Hoboken's actual deficit based upon the theory of city financing which obtains for instance in New York City, was not \$4,641.29 claimed by city officials and not \$305,222.49 as shown by the treasurer's books, but \$800,616.27.

(Signed).

RUDOLPH SCHROEDER,  
Secretary.

# A TYPICAL OBSERVER EDITORIAL

Again Unfairly Criticises the Board of Trade, in its issue of August 5th.

## REFUSES TO PUBLISH LETTER

### DISTORTING AN EXPERT'S REPORT.

Expert Thomas C. Roberts, who examined the financial accounts of the City of Hoboken for the Board of Trade, has presented a fair and undoubtedly accurate report, which, if it had been given out nakedly as written, would have done justice to the municipality.

Mr. Roberts finds no deficit (1) no embezzlement (2), and no unexplained shortage. He does, however, find legitimate and legal debts, which were contracted in this manner: Not all of the taxes assessed each year are collected. There is now due \$491,000 much of which is collectible. He also finds that, over a series of many years, there are about \$144,555 worth of improvement assessments which he thinks are uncollectible.

When money could not be promptly collected from the property owners, the Common Council, instead of issuing arrearage bonds, borrowed from the sinking funds, as they had a legal right to do, and the funds do not now contain all of the money needed to meet bonds maturing or which will mature in the future. Therefore, the city must fulfill its delayed duty of issuing arrearage bonds or it must reissue the expiring issues, or raise more money annually in the tax budget.

There is nothing in this situation which has not been explained and admitted. Expert Shinn has pointed out the facts clearly, and Roberts' report agrees with Shinn's. (3). It reveals economical, but by no means wise financiering, the remedy for which both Shinn and Roberts have suggested.

But, for some partisan or other reason, the secretary of the Board of Trade was not content to put the Roberts report alone. He issued with it yesterday his own and other letters, which not only distort its meaning, but which revive the false insinuation that there is something wrong or dishonest in the accounts of the city. (4).

Roberts is very careful not to refer in his formal report to a deficit. He speaks of debts only. He quotes from the minutes of the Common Council in years gone by to show how these debts were incurred. For instance, he shows that, as far back as 1892, the Council, of which Aaron Baldwin was chairman, authorized the use of the moneys derived from Martin Act sales and the sinking funds to redeem bonds falling due at that time, and in 1893 a similar resolution was passed. Whatever debts Hoboken now has were contracted largely at that time for the money needed at that time to retire maturing bonds should have been raised at that time by taxation. What the city did at that time was to mortgage the future without issuing bonds as evidence.

But the Secretary of the Board, who completely misunderstands both the facts and the Roberts' report, and does not comprehend the difference between a deficit and a debt, insists that there is a deficit of some \$800,000 (5).

This conclusion is apparently arrived at by taking the crazy figures of an irresponsible New York agency (6) which very kindly strikes off all of the uncollected assets of the city and refuses to consider them in balancing the books. Of course, such a process is absurd, and Roberts politely ridicules it. (7).

Nor does the distortion end here. In his comment the secretary quotes the expert as saying that \$296,980.25 must now be raised to "temporarily meet the equities" of the present emergency. Roberts has used no such language and has intended to convey

### GET A FLYING START.

Get your full share of fall business. Attend the Fall Rally of the Hoboken Board of Trade at the new headquarters, 202 Washington street, Wednesday evening, September 7th.

Speakers: William C. Freeman, Advertising Manager of the New York Evening Mail, author of "Advertising Talks," and George F. Baright, Advertising Manager of the Prudential Life Insurance Company.



no such meaning. He has been deliberately misquoted. (8) What he does say is that much of the uncollected assets can be collected, and that it is not necessary to provide a sum which would "create a burden upon the equities," (9) which is a wholly different thing, and which the Secretary evidently does not understand.

Of this \$296,980 he quite correctly says "part of it (with interest accrued) I understand has already been financed."

As the city has the power by law to reissue 90 per cent. of most of its expiring issues of bonds, no great problem is before it to provide for its debts, but it is admitted on all sides that hereafter it should set aside, each year, a sufficient sum to meet, at maturity, all of its bonds, and that the practice of borrowing from the sinking funds should be abandoned.

(1). See Mr. Roberts' letter to President Jagels, a copy of which the Observer received with the Roberts and Stevens fund reports. Also see Mr. Roberts' report wherein he concurs in the findings of the Stevens Fund report which distinctly speaks of a deficit. Mr. Roberts' letter to President Jagels is published elsewhere in this issue.

(2). Nowhere in any report, either the Roberts' or Stevens Fund's, or in any statement issued by the Board of Trade is any reference made to an embezzlement or wrongful taking of city moneys. The Observer attempts to befog the issue by trying to make it appear that the Board of Trade has accused some one of criminal wrong-doing.

(3). It would be interesting to have the Observer point out wherein the Shinn and Roberts reports agree. This statement does not state the fact.

(4). A reading of the Secretary's statement which appears on page 11, in this issue

will show how utterly false and untrue this paragraph is.

(5) See the Secretary's statement and see if this conclusion is justified.

(6). See the report of this "irresponsible agency" published in this issue. The Observer had better first find flaws in the Stevens' Fund' report before calling names.

(7). Mr. Roberts approves of the Stevens' Fund report. See his report on page 11. The Observer might point out the "polite ridicule" before stating this conclusion.

(8). See the Secretary's statement. This paragraph is based partly upon an error in the the copy of the Roberts Report handed to the press. See the Secretary's letter to the Observer, which it has refused to publish.

(9). The Observer is correct in saying that the Secretary does not understand this expression. Does the Observer understand it.

If it does, will it please explain?

### *Another Letter Which the Observer Failed to Publish*

August, 5, 1910.

Editor of the Observer, Hoboken, N. J.:

Dear Sir:—On Wednesday the 3d instant, I handed your Mr. Gunn the following: (1) the report of Mr. Thomas Cullen Roberts; (2) the report of the Robert L. Stevens' Fund; (3) the letter of Mr. Roberts addressed to President Jagels wherein he concurs in the findings set forth in the report of the Stevens Fund; and lastly (4) a statement of mine briefly summarizing both reports.

Of the above, only the first one, Mr. Roberts' report, was published by you.

A sentence in Mr. Roberts' report is incorrectly printed by you in your issue of yesterday through an error on my part.

The paragraph beginning with the words, "The Trustees of the Robert L. Stevens' Fund have prepared a statement . . ." contains the following sentences, the words in capitals and underlined being added having been inadvertently omitted by the stenographer in making copies for the press:

"This is right scientifically and economically, but still it is felt that to provide such a fund to meet the above alleged indebtedness of \$595,538.09 would create a burden upon THE TAXPAYERS WHICH WOULD

BE RESENTED. I THEREFORE SUGGEST THAT the equities—if I may be allowed the expression—of the situation can be temporarily met by financing \$296,980.85, the amount referred to in my accounting, and part of which (the interest accrued), I understand has already been financed."

Your editorial in today's issue entitled, "DISTORTING AN EXPERT'S REPORT" is based upon my statement (above referred to as No. 4), the corrected sentences just quoted, and Mr. Roberts' letter to President Jagels.

If your editorial is true, the best evidence of its truthfulness is Mr. Roberts' letter to President Jagels and my statement, both of which you have in your possession.

Will you not, in fairness to the Board of Trade, to myself and particularly to your readers, publish both my statement and Mr. Roberts' letter?

By giving this letter space in your paper you will oblige,

Yours truly,

(Signed)

RUDOLPH SCHROEDER,  
Secretary.

# Board of Trade Bulletin

ISSUED MONTHLY

BY THE

## Hoboken Board of Trade

—AT—

NO. 1 NEWARK STREET, HOBOKEN, N. J.

Telephone 555 Hoboken

NOTICE TO ADVERTISERS:—Changes of copy should reach this office not later than the 10th of each month to insure insertion.

ADVERTISING RATES furnished upon request.

SAMPLE COPIES sent prepaid for the asking.

AUGUST, 1910



Members may secure extra copies of the Bulletin by addressing the Secretary.

For the September number of the Bulletin an analysis of both the Roberts and the Stevens' Fund reports will be written by President Jagels.

We publish elsewhere in this number another editorial from the Observer—based upon two documents in its possession but unpublished—and a letter which it has, we regret to say, refused to print.

They need no comment.

The Board of Trade is composed of representative citizens and heavy taxpayers all vitally interested in the welfare of their city. To charge them with slandering their city and injuring its credit simply because they want to know its exact financial condition is a charge so absurd, gross and unjust that thoughtful citizens and business men will not give it any consideration. It can only be accounted for on the basis of either dense ignorance or a desire to disparage the work of the Board. Vituperation has always succeeded in defeating its own object.

If it is to be a case of damned if we do, and damned if we don't, just for the sake of a change, it is going to be a case of: "Damned if we do!"

We have had published in the Observer a preliminary statement by Expert Shinn, followed by another explanatory statement and we now hope that we will soon be favored with a complete statement of fund assets and

liabilities. When that statement is published our members will be able to see at a glance where the experts differ.

The Common Council claims the right to make the annual tax budget, a right which the Tax Commissioners have exercised for thirty-nine years. The question as to what body has the right to make the tax budget is one of great importance to the citizens of Hoboken and the Board of Trade will have this controversy settled by the courts.

We present in this issue an article dealing with a proposed sewerage system, which is based upon a report submitted to the Board of Trade by Messrs. McCann and Beyer, Civil Engineers.

The need for an adequate sewerage system was well expressed by President Jagels in his inaugural address, when he said: "Hoboken is a mile square city and we have a large section of meadow land that is well adapted for manufacturing purposes, but we lack an essential that will surely nullify our best efforts in the direction of inducing manufacturers to locate there, and that is the lack of a proper "Sewerage System."

The solution of this vexatious sewerage question is now laid before the citizens of Hoboken and it is up for discussion.

Let us consider this plan carefully; arrive at our decision without unnecessary delay; agitate its adoption with the municipal authorities and push this great work to a rapid completion!

### OUR NOTABLE VISITORS.

William C. Freeman and George F. Baright, two very prominent advertising managers, will be the speakers at the Fall Rally to be held in connection with the opening of the new headquarters at 202 Washington street, on Wednesday evening, September 7th.

Mr. Freeman, the advertising manager of the New York Evening Mail, is today one of the most prominent advertising men in the world. He publishes a daily "Advertising Talk" in the Mail, the predominating tone of which is honest advertising. He is a Progressive—might almost call him an Insurgent. He is a big, strong, courageous business man doing a lot of preaching—and a lot of practicing. He practices what he preaches.

Mr. Baright while not so well known to the average business man, is probably as well known in the advertising business. He is the advertising manager of the Prudential Life Insurance Company.

Is there any one who doesn't know the Rock of Gibraltar better than Pikes Peak? You can thank Mr. Baright for this bit of education. He is the man behind the Rock—so far as the Prudential is concerned.

Both of these speakers will give addresses that should be very interesting and mighty valuable to the business men of Hoboken. We are very fortunate—in fact very proud—to be able to have these men with us.

All we want now is a big meeting.



**"WE CAN BUILD AN ELEVATED ROAD."**

Mr. Charles Dickinson, general manager and treasurer of the Hoboken Manufacturers' Railroad Co., admitted to the Public Utility Commissioners at the final hearing held before them at Trenton, on July 19th, that: "We can build an elevated road."

At last the company has admitted that it is simply a question of money, and nothing else! Of course it is cheaper to construct at grade! The attending dangers to street and trolley traffic have no terrors for them.

The Board of Trade has consistently fought grade crossings, demanding their elimination and opposing the establishment of new ones.

The Board of Trade and the Mayor have insisted that if the road must go through Hoboken, it shall go by way of Seventeenth street, where a viaduct will ultimately be built; but should the road be permitted near Fourteenth street they demand that the same shall be elevated or depressed at once.

It will not cost any more to elevate or depress now than it will ten years from now. The element of additional cost to the company is a matter that we cannot consider when the safety of our citizens is at stake.

If this road is to be built at all, the public demand that it shall be built right, in accordance with modern ideas of progress.

**PRESIDENT'S COLUMN**

A definite and comprehensive plan for a sewerage system is submitted in this issue and will form the basis of a special discussion at our October meeting.

A "Board of Finance" will be discussed at the November meeting. We had expected to have Mayor Gaynor of New York City, with us on that occasion but the attempted assassination will no doubt compel us to alter our plans. We shall, however, secure some speaker of national prominence, well versed in city financing, to be with us on that day. We can assure our membership of a profitable and enjoyable meeting.

It is certainly a pleasure to bear testimony to the well kept condition of the books in the office of Collector Bowes. It was a pleasure to note the care that is exercised in this office and our citizens should appreciate the services of the faithful officials in this office.

City Treasurer Smith and his assistant, Mr. Hunter, showed every courtesy and attention to our expert, Mr. Roberts, and their aid was very valuable. With the system of financing in vogue they have done their best to conserve the city's financial interests.

The present examination of the city's condition simply reflects the assets and liabilities and has had absolutely nothing to do with the fact as to how the city money has been expended during the past years or whether value was received for same.

There has been some discussion as to whether the city financial statements show a "deficit" or a "debt."

The Standard Dictionary defines the word "deficit" as follows: A deficiency or fall-

ing short in amount; especially a financial shortage.

The word, "debt" is defined as follows: That which one owes to another. The legal acceptance of debt is a sum of money due another by a certain and express agreement or established by a judgment of court, as a debt of record.

So far as the city financial statement is concerned the entire proposition is a very elementary one and should not be the cause of any misunderstanding. Our expert, Thomas C. Roberts, a certified and chartered accountant of unimpeachable character and reputation simply ascertained all of the liabilities of the city, every item explaining itself, and they amount to the sum of \$842,994.82. Next he adds up the assets which consist of cash in bank, collectible assessments and unpaid taxes that are considered good, and when these assets are footed up they make a total of \$546,013.97, thus falling short of the liabilities to the amount of \$296,980.85, which, if it occurred in any ordinary business would be termed a "deficit" and not a "debt."

A deficit need not be the result of dishonesty, waste or extravagance, but it can, and in this case it has resulted from improper financial methods and the failure to consider the future financial needs of the city.

The Roberts' report has been accepted as correct by three of our oldest and most respected city officials and the only exception that they make is that they feel that the city will not lose as much as \$90,000.00 (which Mr. Roberts deducts from the \$360,000.00 of taxes which is in legal dispute), and we sincerely hope that they may be correct in their view of this matter.

Our members are requested to read the report very carefully and after giving due consideration to all of the facts they can form their own conclusion as to whether the difference is a "debt" or a "deficit."

# FINANCIAL STATEMENT OF THE CITY OF HOBOKEN

Principally Showing Fund Assets and Liabilities of the City.

Complete Report of Mr. Thomas Cullen Roberts, C. P. A.

July 12, 1910.

Henry C. Jagels, Esq., President,, Hoboken Board of Trade, Hoboken, N. J.:

Dear Sir:

On the basis of a close accounting at May 1, 1910, it appeared necessary that the City of Hoboken should raise for the purpose of meeting its obligations at that date the sum of \$296,980.85. (See page 11.\*). At that date there was but one bond payable, namely, the Volunteer Bounty bond for \$500, which matured January 1, 1884. During the six and a half months immediately following that date, viz.: up to and including December 15th, 1910, the following bonds became and become due—that is to say:

July 1, No. 6 School	....\$50,000.00
Do	..... 50,000.00
Sept. 1, City Hall	..... 60,000.00
Nov. 1, Water mains	.... 20,000.00
Dec. 15, Temporary loan, Hudson-Fulton celebration	..... 5,000.00
Water mains	..... 4,217.83
Ashes and garbage	..... 3,495.00

\$192,712.83

No other bonds mature until November 12, 1912, when \$24,000.00 4½ per cent. bonds on the Police Substation fall due. As to the \$192,712.83 bonds which were and are payable between July 1, and December 15th, there are no material cash investments representing the Sinking Fund which are carried to the credit of the sinking fund bond redemption account.

PROVISION SHOULD HAVE BEEN  
MADE TO MEET MATURING  
BONDS.

Taking May 1, 1910, as the close of the fiscal period, there ought to have been set aside in cash for the purpose of meeting these bonds as they matured, the sum of \$182,767.25, as follows:

Proportionate  
part due 1st  
Bonds May, 1910

1910.		
July 1, No. 6		
School	...\$50,000.00	\$49,583.34
Do	..... 50,000.00	49,583.34
Sept. 1, City		
Hall	.... 60,000.00	59,333.34
Nov. 1, Water mains	... 20,000.00	19,500.00
Dec. 15, Temporary loan Hudson-Fulton	..... 5,000.00	1,874.97
Water mains	... 4,217.83	1,581.66
Ashes and garbage	.. 3,495.00	1,310.60
		\$192,712.83 \$182,767.25

The accrued interest on the \$192,712.83 to May 1, was \$2,473.98. (P. 23).

## TREASURER'S TRIAL BALANCE.

I am sending for your information and comparison a statement taken direct from a trial balance from the treasurer's books at May 1, 1910, and a statement showing the condition of the city as it appeared at that date, taking into consideration the amounts which are carried to the credit of the several sinking funds for bonds maturing:

Cash in bank, \$96,398.03.

Cash on deposit in Second National Bank for savings account for sinking fund for No. 8 school, \$15,575.10. This sum is made up of the following items, viz:

Aug. 23, 1909:

Transferred from the School Account	.....\$14,000.00
Transferred from the Bond Issue for the erecting of the School	..... 719.40
Refund from Board of Education	..... 701.50
Interest	..... \$54.20
	\$15,575.10

## UNCOLLECTED TAXES.

Uncollected Taxes appear on the Collector's books as \$491,380.57. The difference between the Treasur-

\*These page references throughout the report refer to the pages in the original typewritten report.



er's books and the Collector's books viz: \$7,814.39 is explained that at that date the treasurer had not been informed of certain abatement in taxes which had been made.

It is to be observed that the \$491,380.57 covers a period of years, namely:

Year	
1902 .....	\$5,637.82
1903 .....	5,479.92
1904 .....	5,233.00
1905 .....	6,563.70
1906 .....	5,920.06
1907 .....	43,953.84
1908 .....	110,572.51
1909 .....	308,019.72

\$491,380.57

and of this sum, there is in litigation the sum of \$360,976.68. It is not too much to assume that 25 per cent. of this \$360,000 will not be collected, so \$90,000.00 have been set aside to meet that deficiency; of that \$90,000 the sum of \$9,594.64 has been definitely written off as losses on reductions of taxes in favor of the Hamburg-American Packet Co., and the North German Lloyd Dock Co. I understand that additional deductions have been made in favor of the Hoboken Ferry Co., but the city has the right of appeal.

#### COLLECTIBLE AND UNCOLLECTIBLE IMPROVEMENT CERTIFICATES.

The Improvement Certificates actually collectible are \$14,121.35; \$144,559.22 are written off as uncollectible. These are amounts which have been paid in excess of sums received from property owners for improvements and in respect of which Improvement certificates carrying interest were issued. This amount is an accumulation of many years. I annex schedules. (See pages 14, 15, and 16).

The following assets are considered uncollectible by the treasurer:

Amount paid in excess of receipts on Improvement certificates ....	\$144,559.22
Arrears of taxes fund ....	1,415.66
Redemption of Hoboken City bond .....	2,386.48
Ravine road sewer ....	11,537.09
	<hr/>
	\$159,898.45

The asset of the engine house on Hudson street between 1st and 2nd streets, \$6,988.62 is continued, as the value of the land alone is estimated to be worth \$8,000 to \$9,000.

#### LIABILITIES.

Taking the Liabilities, the \$321,117.64 and \$93,141.30 are consistent. The \$21,097.39 for disputed claims, ramps and gas, are more than sufficient to pay the bills which are in dispute, and have been produced to me aggregating \$11,850.17. (See Bills Unpaid at 1st May, 1910 Page 24.)

#### UNPAID BILLS.

The unpaid bills which have been presented to me aggregate \$21,046.71. I present an itemized list (see pages 24-28) which is short of the Unexpended Balances of Appropriations by the sum of \$7,818.12:

Licenses .....	\$120.00
Public grounds and buildings .....	839.37
Do .....	682.50
Printing and Stationery..	3,029.11
Do .....	1,786.20
Alms .....	95.80
Finance and salaries ...	1 075.33
Do .....	2,586.38
For this item: Richard Lowes' share of improvements there is a contra charge—	
Streets and assessments..	7,744.17
Do .....	3,130.73
Printing and Stationery (disputed) .....	1,738.14
Do (vetoed) .....	402.36
Finance and Salaries (vetoed) .....	100.00
Bills which were unpaid at 1st May, 1910 but have been subsequently paid	
Streets and assessments..	300.00
Alms .....	3.00
	<hr/>
	\$21,046.71

#### UNEXPENDED APPROPRIATIONS.

The total to the credit of Balances of Unexpended Appropriations stands as \$28,864.83 (P. 13). It is difficult to "pair off" the items above with the individual amounts aggregating the \$28,864.83.

#### SINKING FUND FOR BOND REDEMPTION.

According to the Treasurer's books there was due to the Sinking Fund in respect of Bonds, (aggregating \$2,285,181.83 (P. 21), maturing between 1st July 1910 and July 1, 1939), the sum of \$291,835. (p. 13). none of which was invested.

If a scheme had been prepared for providing funds to meet Bonds as they fell due, there should have been in cash or its equivalent in invest-

ment, \$859,195.20. I understand that provision has been made for all Bonds maturing this year and accrued interest thereon. For the purpose of this accounting and to give the city time for consideration, the above sum of \$291,835.00, I suggest be accepted as the sum due to the Sinking Fund, and on that basis the previously referred to \$296,-980.85 is based.

There is another account called "Sinking Fund," which is composed of sundry sums received from Bankers for interest on deposits and income from other sources.

On looking through the minutes of the council, I found recorded the following resolutions:

#### COUNCIL RESOLUTIONS.

"June 1st, 1892. Present Councilmen Bewig, Fenton. Kelly Snyder, Stegman, Tahen, Weinthal and Chairman Erlenkotter. Absent, none.

"The report of the Tax Commissioners was considered with their recommendation:

"That the proceeds of the sale and adjustment of taxes, assessments, etc. under the operation of the Martin Act be used in the payment of Bonds during this year; and in case of the proceeds above mentioned falling short, that the amount of balances in the sinking fund be appropriated for said purpose."

"Signed" Aaron S. Baldwin,  
Chairman."

And on June 7th, 1893, a similar resolution was passed:

Present, Councilman Fenton, Kelly, Offerman, Stegman, Timken, Weinthal and Chairman Bewig.

Absent, Councilman Snyder.

The report of the Tax Commissioners was considered and their recommendation.

"That the proceeds of the sale and adjustment of taxes, assessments under the provisions of the Martin Act be used in the payment of bonds and interest maturing this year,, and in case of the proceeds of the above falling short that the balance in the sinking fund and amounts accruing to the city during the present fiscal year from railroad and corporation taxation and from the rebate due from the County Collector in the matter of County parks be applied to make up the assumed deficiency, and in assuming that, such recommendation contains the possibilities of success which means that the above mentioned obligations shall

be entirely eliminated from the tax levy of this year. Your committee are assured of the hearty co-operation of His Honor the Mayor, the City Treasurer, the Collector of Arrears, and the Board of Council.

(Signed)

JOHN R. WIGGINS,  
JOHN F. O'HARA."

And on the minutes of the Comptroller's department, the following resolution was recorded April 20th, 1906, page 11:

"Commissioner Smith moved that the Treasurer be authorized to use all sinking fund moneys for city purposes.

Adopted by the following vote:

Ayes—Commissioners Steil, Min-turn, Smith and Kauffman.  
Noes—None.

Absent—Commissioner Whelan."

#### SINKING FUND GENERAL PURPOSES.

The "Sinking Fund" account might perhaps be better called "General Purposes." I have made an abstract of this account from May 4, 1891, to May, 1910, for the purpose of your files. I am indebted to Treasurer Smith,, and to Assistant Treasurer Hunter for much courteous assistance in tracing back the various payments ordered by the council and recorded in the minutes of their proceedings during those years, and for the various transfers which were made during that period.

#### CONTINGENT FUND.

The "Contingent Fund" is an account of moneys received from the Recorders' and District Courts for which there is no special account and the funds are used for paying claims against the various appropriations. Neither of the last two named accounts may be regarded technically as liability—by that is meant something or some one to be paid.

#### REFERENCE TO THE STEVENS' FUND REPORT.

The Trustees of the Robert L. Stevens' Fund have prepared a statement which appeals very strongly to one's sense of what is professionally correct, and to them I am indebted for the amount before referred to of \$859,195.20. In this statement, after making due provision for the refunding and financing of the bonds which mature this year and accrued interest thereon, the city indebtedness is made to appear \$595,,538.09.



That is on the basis that of the total bonded indebtedness there ought to be cash asset or its equivalent in value for bonds which are accruing due of \$859,195.20. This is right scientifically and economically, but still it is felt that to provide such a fund to meet the above alleged indebtedness of \$595,538.09 would create a burden upon the taxpayers which would be resented. I therefore suggest that the equities—if I may be allowed the expression—of the situation can be temporarily met by financing the \$296,980.85, the amount referred to in my accounting and part of which (the interest accrued), I understand has already been financed.

As I believe it is proposed to print this report, and circulate it among the rate payers, I have endeavored to use as simple language as possible so that the least experi-

enced person in accounting matters may understand the situation.

It is my duty and pleasure to speak in the highest term of the continued patience and attention which has been shown to me by every officer of each of the departments into which my inquiries led me.

It must not be understood that this report represents a complete investigation; it is rather a comment upon existing circumstances as presented by the books at the close of the fiscal year, 1910.

All of which I respectfully submit, and remain,

Yours faithfully,

(Signed).

THOMAS CULLEN ROBERTS,  
Certified Public Accountant.

#### CITY OF HOBOKEN

#### Trial Balance from Treasurer's Books as of May 1, 1910.

##### DEBITS

Cash in bank .....	\$96,398.03
Improvement certificates (See contra) .....	158,680.57
Floating fund (i. e. uncollected taxes) .....	499,194.96
Public grounds and building fund, (written off contingent fund in unexpended appropriations) .....	4,763.04
License fund ....Dr. 15,501.73 Less contra ....Cr. 8,352.54	7,149.19
New fire house for the Fifth Ward, (written off contingent fund in unexpended appropriations) .....	92.40
Arrears of taxes fund, (written off as uncollectable) .....	1,415.66
Pipe sewer between First St., Park Ave. and Willow Ave., (written off against sewer fund in unexpended appropriations) .....	433.75
Law books for District Court, (written off against printing and stationery in unexpended appropriations) .....	42.50
No. 9 school house site, corner Monroe and Second streets,	

bond issue, (continued as an asset) .....	256.25
Redemption of Hoboken City bonds, (written off as uncollectable) .....	2,386.48
Temporary loans, (continued as an asset, is provided for in 1910 tax levy) .....	4,144.86
Temporary loan bonds issued for general sewer cleaning and repairing, (written back as an asset of the Treasurer's office, but is a liability of the city). ..	14,000.00
New engine house on Hudson street between First and Second streets, (continued as an asset) .....	6,988.62
Redemption of and interest in Ravine road sewer bonds, (written off as uncollectable. ..	11,537.09
	<u>\$807,483.40</u>

##### CREDITS

State and County tax .....	\$250,000.00
Sinking fund .....	291,835.00
Improvement certificates, (See contra) .....	7,973.10
Unexpended balances .....	233,592.27
Manhattan Company .....	500.00
	<u>234,092.27</u>

The following amounts which are included in the above \$324,092.27 are carried to separate accounts in the Financial statement:

	\$44,111.29
	8 029.34
	4 610.23
	72,943.42
	18,953.26
	11,182.06
	6,010.82
	21,097.39
Surplus account sales under the	
Martin Act .....	3,837.03
Special fund for rent of River	
street property .....	19,746.00
Separate account ...	\$10 000.00
do do ...	9,746.00
	<u>\$807,483.40</u>

Redemption of and	
interest on Ra-	
vine road sewer	
bonds .....	11,537.09

\$159,898.45

Amount required to	
equalize contra li-	
abilities at May 1st,	
1910, assuming the	
engine house on	
Hudson street to be	
worth \$6,988.62....	137,082.40

Amount to be provided .....	\$296,980.85
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\$842,994.82

**CITY OF HOBOKEN.**  
**FINANCIAL STATEMENT**  
**May 2d, 1910.**

ASSETS

Cash in bank .....	\$96,398.03
Cash on deposit in Second Na-	
tional bank for savings ac-	
count for Sinking Fund for	
No. 8 School .....	15,575.10
Uncollected taxes ...	491,280.57
Allow for estimated	
amount of uncol-	
lectible taxes: in	
litigation \$360-	
\$76.63. allow 25	
per cent .....	\$0,000.00
	<u>401,380.57</u>
Improvement certificates collect-	
ible. see schedule P. 16 .....	14,121.35
No. 9 school house site, corner	
Monroe and Second streets,	
bond issue .....	253.25
Interest on temporary loans from	
the bankers, amount of which	
has been provided for in the	
Tax Budget for 1910-11....	4,144.86
Engine house on Hudson street	
between First and Second	
streets. (The value of the	
land alone is estimated to be	
worth \$8,000 to \$9,000 ac-	
cordingly this item is carried	
as of its face value) .....	6,988.62
License fund .....	15,501.73
Less contra.	
Excise license ....	8,352.54

7,149.19

The following accounts are un-

collectible:	
Amount paid in excess	
of receipts on im-	
provement certifi-	
cates, as per sched-	
ule, P. 16 .....	144,559.22
Arrears of Taxes	
Fund .....	1,415.66
Redemption of Hobo-	
ken City Bond ..	2,386.48

LIABILITIES

Special and Trust Funds.

Reserve for securing deposits:	
Public Service .....	\$5,000.00
Citizens Light .....	5,000.00
Manhattan Co. ....	500.00
	<u>\$10,500.00</u>
Reserve for amounts	
realized from sales	
in excess of claims	
of the city ....	3,837.03
Reserve for propor-	
tion of taxes to be	
paid to the county	250,000.00
Reserve for propor-	
tion to be paid to	
the School Board .	44,111.29
Reserve for propor-	
tion to be paid to	
Hoboken cemetery	8,029.04
Reserve for propor-	
tion to be paid to	
the Free Public Li-	
brary .....	4,640.28
	<u>321,117.64</u>

BOND FUNDS.

Reserve for contracts	
and other liabilities	
incurred for the	
erection of play-	
ground buildings	
for which bonds	
were sold .....	14,182.06
Reserve for contracts	
incurred for street	
renairing for which	
bonds were sold .	72,948.42
Reserve for contracts	
and other liabilities	
incurred for	
building new water	
mains for which	
bonds were sold .	6,010.82
	<u>92,141.30</u>



GENERAL FUND.		ed "Sinking Fund" 18,956.36	
Reserve for disputed claims, lamps and gas .....	21,097.39		23,273.45
Sinking Fund for the redemption of bonds, as per schedule, uninvest- ed .....	291,835.00	Accrued interest on bonds see P. 23 .....	\$318,226.81 24,768.01
do invested .....	15,575.10		\$312,994.82
	307,410.10		
Special fund for rent of River street property .....	9,746.00		
Unexpended balances of appro- priations, as per schedule, P. 19 .....	28,864.83		
Improvement certificates; amount to the credit of this account, as per schedule, P. 17 .....	7,973.10		
Bond payable: Volunteer bounty, due Jan. 1, 1884 .....	500.00		
Receipts from Re- corder's and Dis- trict courts, for which there is no special account, called "Contingent Fund" .....	9,420.09		
Income and interest from bankers and other sources call-			

HAVING READ THE ABOVE RE-  
PORT I BELIEVE IT TO BE TRUE  
WITH THE EXCEPTION OF THE LOSS  
OF NINETY THOUSAND DOLLARS IN  
THE COLLECTION OF TAXES IN DIS-  
PUTE, AND I THINK THE CITY WILL  
NOT LOSE MUCH.

(Signed).

RICHARD BOWES,  
Collector of Revenue.

(Signed).

JAMES SMITH,  
City Treasurer.

(Signed).

FRED KAUFMANN,  
Comptroller.

### IMPROVEMENT CERTIFICATES

#### Debtor Balances

Adam street improvement between 4th and 5th streets .....	\$528.31
Adam street between 5th and 6th streets .....	694.22
Adam street sewer from 2d to 3d street .....	968.91
Adam street sewer between 6th and 8th streets .....	1,508.28
Adam street improvement between 6th and 8th streets .....	3,786.90
Adam street improvement between 8th and 9th streets .....	1,299.84
Clinton street sewer between 3d and 4th streets .....	766.73
Clinton street sewer between 8th and 12th streets .....	1,605.87
Twelfth street improvement between Jefferson and Jackson streets .....	223.14
Eighth street improvement, Jefferson to the Western boundary .....	720.03
Eleventh street improvement, from Clinton street to the Western boundary ..	180.90
Eleventh street improvement from Clinton to Madison street .....	441.05
Eleventh street and Clinton, improvement .....	1,104.62
Ferry street sewer, Jefferson to Jackson streets .....	1,079.87
Ferry street improvement, from Jackson to Monroe streets .....	11.00
Ferry street improvement, from Monroe street to the Western boundary ....	89.50
Fourth street improvement, from Monroe to Marshall streets .....	5,464.64
Fourth street improvement, from Jackson to Monroe streets .....	107.77
Fourth street improvement, from Clinton street to the Western boundary ...	13.75
Fifth street improvement, from Madison street to Jackson street .....	1,062.60
Fifth street improvement, from Jackson to Monroe street .....	10.45
Fifth street improvement, from Adam street to Western boundary .....	7,716.19
Fifth street improvement, from Grand to Madison streets .....	1,148.57
Grand street improvement, from Second to Third streets .....	355.35

Grand street improvement, from Sixth to Seventh streets .....	652.73
Grand street sewer, from Sixth to Seventh streets .....	1,568.95
Grand street sewer, from Seventh to Eighth streets .....	291.73
Grand street improvement, from Seventh to Eighth streets .....	243.33
Harrison street improvement sewer, First to Second streets .....	514.79
Harrison street improvement, First to Second street .....	1,326.97
Jackson street improvement, from Second to Third streets .....	164.62
Jackson street improvement, from Third to Fifth streets .....	94.61
Jackson street improvement, from Fourth to Fifth streets and Fifth street from Jackson to Madison streets .....	636.87
Jackson street improvement, from Fourth to Fifth streets .....	148.43
Jackson street improvement, from First to Second streets .....	706.93
Jackson street improvement, from Newark to First streets .....	2,923.72
Jackson street improvement, from Second to Fourth streets .....	4,950.00
Jackson street sewer, from Second to Third streets .....	667.61
Jackson street sewer, from Third to Fifth streets .....	217.90
Jackson street sewer, between Fifth and Eighth streets .....	791.83
Jefferson street improvement, from Fourth to Fifth streets .....	11.00
Jefferson street sewer, from Fifth to Eighth streets .....	2,577.73
Jefferson street improvement, the center of the block bet. 1st, 2d and 3d Sts .	1,349.79
Jefferson street improvement, from Third to Fourth streets .....	387.81
Jefferson street improvement, from Fourth to Eighth streets .....	402.01
Jefferson street improvement, from Fifth to Fourteenth streets .....	17,293.15
Monroe street improvement, from Fifth to Eighth streets .....	768.85
Monroe street sewer, from Fifth to Eighth streets .....	676.10
Monroe street improvement, from Fourth to Fifth streets .....	96.57
Monroe street sewer, from Fourth to Fifth streets .....	497.58
Monroe street sewer, from First to Fourth streets .....	7,144.11
Monroe street improvement, from Second to Fourth streets .....	1,247.92
Monroe street improvement, Fourth to Eighth streets .....	7,999.78
Madison street improvement, from Second to Fifth streets .....	2,269.37
Madison street improvement, bet. Eighth and Ninth streets .....	65.64
Madison street sewer, from Fifth to Eighth streets .....	6,036.44
Madison street improvement, from Willow avenue and Clinton street .....	107.25
Paterson avenue improvement, from Jackson to Harrison street .....	93.50
Paterson avenue improvement, from Ferry street to W. S. R. R. tracks .....	492.65
Second street improvement, from Madison to Jackson streets .....	316.30
Second street improvement, from Jackson to Marshall streets .....	471.31
Seventh street improvement, from Clinton to Jefferson streets .....	310.12
Seventh street improvement, from Clinton street to the Western boundary ...	3,742.24
Seventh street improvement, from Jefferson to Jackson streets .....	393.08
Sixth street improvement, from Adam street to Grand street .....	76.42
Sixth street improvement, between Adam and Monroe streets .....	347.45
Sixth street improvement, between Grand street and the Western boundary ..	2,332.89
Third street improvement, from Madison to Marshall streets .....	2,970.66
Third street improvement, from Adams to Monroe streets .....	1,265.76
Third street improvement, between Madison and Monroe streets .....	77.63
Thirteenth street improvement, from Willow avenue to Madison street .....	5.16
Old street improvements .....	48,468.38
Redemption of old improvement certificates .....	1,596.36
<hr/>	
<b>\$158,680.57</b>	

#### THE FALL RALLY.

Arrange your dates now to hear William C. Freeman and George F. Baright, Wednesday evening, September 7th.

You cannot afford to miss them if you believe in advertising.



Improvement Certificates certified to by Collector Bowes, as collectible:

Adam street, between Sixth and Eighth streets .....	412.72	
Adam street, between Eighth and Ninth streets .....	2,736.64	
Madison street, between Fifth and Eighth streets ....	782.88	
Madison street, between Eighth and Fifteenth streets .....	427.90	
Madison street, between Eighth and Nineteenth streets .....	9,761.21	
		<u>\$14,121.85</u>
		<u><u>\$144,559.22</u></u>

### IMPROVEMENT CERTIFICATES

#### Credit Balances

Repairing sluice gates and receiving basins .....	\$ 1.06
Clinton street improvement, between Eleventh and Twelfth streets .....	41.37
Fifteen street improvement, from Willow avenue to Boulevard .....	3,830.59
Fifth street improvement, from Madison street to Jefferson street .....	133.59
Madison street sewer, from First to Ferry streets .....	189.29
Madison street improvement, from Eighth to Fifteenth streets .....	661.34
Park avenue sewer, from Ferry to Newark streets .....	378.86
Twelfth street improvement .....	901.94
Willow avenue sewer, from Fifteenth to Seventeenth streets .....	1,249.00
Main outlet sewer .....	586.06
	<u>\$7,973.10</u>

### SINKING FUND

#### Credit Balances

Redemption of—	
Water bonds .....	\$5,700.00
Elysian Park improvement bonds .....	5,140.00
Elysian Park addition bonds .....	3,000.00
Judgment bonds refunded .....	5,200.00
do O'Neill .....	1,290.00
Uptown street improvement bonds, Series B .....	16,500.00
do Series A .....	53,640.00
Playground bonds .....	1,000.00
Street repairing bonds, asphalt .....	11,000.00
Street repairing bonds, asphalt, 1 .....	22,000.00
Engine house bonds, issued 1897 .....	12,000.00
Fifth Ward fire house bonds .....	4,700.00
Main outlet sewer bonds .....	27,000.00
Free Public Library construction bonds .....	14,000.00
School house No. 7 bonds .....	27,000.00
Funding bonds .....	4,020.00
Uptown street improvement bonds, Series C and D, refunded .....	24,000.00
School bonds of 1908, No. 2 extension .....	450.00
School house No. 9 bonds .....	13,185.00
School house of 1909, high school, and No. 9 additional .....	2,210.00
	<u>\$253,035.00</u>
School house No. 6 bonds .....	36,000.00
School house No. 8 bonds .....	2,800.00
	<u>\$291,835.00</u>
School house No. 8 bonds, credit on books of Custodian of school funds ....	15,575.10
	<u><u>\$307,410.10</u></u>

UNEXPENDED BALANCES OF APPROPRIATIONSCredit Balances

Salary fund .....	\$ 81.92
Fire Department fund .....	1,499.00
Police Department fund .....	196.75
Poor fund .....	909.54
Sick and indigent poor .....	44.12
Removing ashes and garbage .....	1,456.33
Street cleaning fund .....	2,759.19
Street repairing fund .....	325.03
Hudson-Fulton celebration .....	1,495.00
Street repairing fund .....	2,033.19
Printing and stationery fund .....	401.76
Election expenses fund .....	4,485.43
Care and maintenance of public playground fund .....	29.21
Interest on water bonds .....	125.00
Commissioners of Adj. of taxes .....	261.35
High school bond issues .....	3,612.63
City indebtedness fund .....	148.67
Interest on City bonds .....	718.86
Inspector of Buildings fund .....	1,237.69
Redemption of arrears of taxes, water, rents, etc. ....	391.80
Redemption and interest on volunteer bounty bond .....	125.62
Sewer fund .....	6,526.69
	<u>\$28,864.83</u>

BONDS FALLING DUE

<u>Matures.</u>	<u>Dated.</u>		
Jan. 1, 1884—June 12, 1865—Volunteer Bounty .....		500.00	
July 1, 1910—Nov. 1, 1890—Water Main 4½% .....		20,000.00	
July 1, 1910—July 1, 1890—No. 6 School 4% .....		50,000.00	
July 1, 1910—do do 4% .....		50,000.00	
Sept. 1, 1910—Sept. 1, 1880—City Hall 5% .....		60,000.00	
Dec. 15, 1910—Dec. 15, 1909—Hudson-Fulton 4% .....		5,000.00	
Dec. 15, 1910—Dec. 15, 1909—Water Main 4% .....		4,217.83	
Dec. 15, 1910—Dec. 15, 1909—Ashes and Garbage 4% .....		3,495.00	
			<u>193,212.83</u>
Nov. 12, 1912—Nov. 29, 1892—Police Substation 4½% .....		24,000.00	
			<u>24,000.00</u>
Nov. 25, 1913—Nov. 25, 1903—Sewer Cleaning and Repairing, 4% .....		14,000.00	
			<u>14,000.00</u>
Apr. 1, 1916—Apr. 1, 1906—Improvement of parks, 4% .....		10,000.00	
			<u>10,000.00</u>
Mar. 1, 1917—Mar. 1, 1897—School No. 7, 4% .....		90,000.00	
Mar. 1, 1917—Mar. 1, 1897—Main outlet sewer, 4% .....		100,000.00	
			<u>190,000.00</u>
			(\$10,000.00 due each year until 1926).
Mar. 1, 1917—Mar. 1, 1897—Free Library, 4% .....		50,000.00	
Oct. 1, 1917—Oct. 1, 1897—Fire Engine House, 4% .....		25,000.00	
			<u>75,000.00</u>
June 1, 1918—June 1, 1898—School No. 7, 4% .....		13,000.00	
Dec. 1, 1918—Dec. 1, 1898—Reduction of Uptown street im-			
			ment, Cert. A, 4% .....
			<u>312,000.00</u>
			<u>325,000.00</u>
Feb. 1, 1919—Feb. 1, 1899—do—Cert. B. 4% .....		75,000.00	
			<u>75,000.00</u>



Mar. 1, 1924—Mar. 1, 1904—Redemption of bonds for erection of two engine houses, 4% .....	15,000.00	
		15,000.00
Jan. 1, 1925—Jan. 1, 1905—Elysian Park property, 4% ....	12,850.00	
		12,850.00
Aug. 1, 1926—Aug. 1, 1906—No. 6 engine house, 4% .....	25,000.00	
		25,000.00
Jan. 1, 1927—Jan. 1, 1907—No. 9 School, 4% .....	219,665.00	
Aug. 1, 1927—Aug. 1, 1907—No. 6 Engine House, 4% .....	20,000.00	
Sept. 1, 1927—Sept. 1, 1907—Funding bonds, 4½% .....	67,000.00	
		306,665.00
May 2, 1928—May 2, 1898—Street repairing, 4% .....	150,000.00	
Oct. 1, 1928—Oct. 1, 1898—Street repairing, 4% .....	50,000.00	
		200,000.00
Nov. 15, 1931—Nov. 15, 1901—Redemption of Uptown street im- provement, 3½% Certs. C and D ..	196,000.00	
		196,000.00
Mar. 1, 1934—Mar. 1, 1904—No. 8 School, 4% .....	140,000.00	
		140,000.00
Feb. 1, 1935—Feb. 1, 1905—Refunding bonds, 4% .....	52,000.00	
		52,000.00
May 1, 1938—May 1, 1908—No. 2 School extension, 4½% . . .	7,454.00	
May 1, 1938—May 1, 1908—Funding bonds, 5% .....	21,500.00	
May 1, 1938—May 1, 1908—Water Mains, 5% .....	95,000.00	
		123,954.00
Jan. 1, 1939—Jan. 1, 1909—No. 9 School, 4% .....	10,500.00	
Jan. 1, 1939—Jan. 1, 1909—High School, 4% .....	100,000.00	
May 1, 1939—May 1, 1909—Playgrounds, 4% .....	50,000.00	
July 1, 1939—July 1, 1909—Street repairing, 4% .....	125,000.00	
July 1, 1939—July 1, 1909—Water Mains, 4% .....	22,000.00	
		307,500.00
		\$2,285,181.83
Deduct bonds for the redemption of which provision has already been made .....	192,712.83	
Volunteer Bounty .....	500.00	
		193,212.83
		\$2,091,969.00

### COMPUTATION OF INTEREST WHICH HAS ACCRUED IN RESPECT OF BONDS,

ETC., UP TO AND INCLUDING APRIL 30th, 1910.

1. Police Substation, Nov. 29 to May 1 .....	5 months....	\$24,000.00	@	4½ %	\$ 450.00
2. Sewer Cleaning and Repairing, Nov. 25 to May 1 .....	5 months....	14,000.00		4	233.30
3. Improvements of Parks, Apr. 1 to May 1 .....	1 month....	10,000.00		4	33.33
4. School No. 7, Mar. 1 to May 1 .....	2 months....	90,000.00		4	600.00
5. Main outlet sewer, Mar. 1 to May 1 .....	2 months....	100,000.00		4	666.66
6. Free Library, Mar. 1 to May 1 .....	2 months....	50,000.00		4	333.33
7. Fire Engine House, Apr. 1 to May 1 .....	1 month ....	25,000.00		4	83.33
8. School No. 7, Dec. 1 to May 1 .....	5 months....	13,000.00		4	216.65
9. Street Imp. Cert. A, Dec. 1 to May 1 .....	5 months....	312,000.00		4	5,220.00

10.	Street Imp. Cert. B, Feb. 1 to May 1 .....	3 months....	75,000.00	4	750.00
11.	Two Engine Houses Mar. 1 to May 1 .....	2 months....	15,000.00	4	100.00
12.	Elysian Park, Jan. 1 to May 1 .....	4 months....	12,850.00	4	171.33
13.	No. 6 Engine House, Feb. 1 to May 1 .....	3 months....	25,000.00	4	250.00
14.	No. 9 School, Jan. 1 to May 1 .....	4 months....	219,665.00	4	2,928.87
15.	Funding Bonds, Mar. 1 to May 1 .....	2 months....	67,000.00	4½	502.50
16.	No. 6 Engine House, Feb. 1 to May 1 .....	3 months....	20,000.00	4	200.00
17.	Street Repairing, Nov. 1 to May 1 .....	6 months....	150,000.00	4	3,000.00
18.	Street Repairing, Apr. 1 to May 1 .....	2 months....	50,000.00	4	333.33
19.	Uptown Street Improvement, Nov. 15 to May 1....	5½ months....	196,000.00	3½	3,141.46
20.	No. 8 School, Mar. 1 to May 1 .....	2 months....	140,000.00	4	933.33
21.	Refunding Bonds, Feb. 1 to May 1 .....	4 months....	52,000.00	4	693.33
22.	No. 2 School extension, Nov. 1 to May 1 .....	6 months....	7,454.00	4½	167.71
23.	Funding Bonds, Nov. 1 to May 1 .....	6 months....	21,500.00	5	537.50
24.	Water Mains, Nov. 1 to May 1 .....	6 months....	95,000.00	5	2,375.00
25.	No. 9 School, Jan. 1 to May 1 .....	4 months....	10,500.00	4	140.00
26.	High School, Jan. 1 to May 1 .....	4 months....	100,000.00	4	1,333.33
27.	Playground, Nov. 1 to May 1 .....	6 months....	50,000.00	4	1,000.00
28.	Street Repairing, Jan. 1 to May 1 .....	4 months....	125,000.00	4	1,666.66
29.	Water Mains, Jan. 1 to May 1 .....	4 months....	22,000.00	4	293.33
30.	City Hall, Mar. 1 to May 1 .....	2 months....	60,000.00	5	500.00
31.	Water Mains, Nov. 1 to May 1 .....	6 months....	20,000.00	4½	450.00
32.	No. 6 School, Jan. 1 to May 1 .....	4 months....	50,000.00	4	666.66
33.	No. 6 School, Jan. 1 to May 1 .....	4 months....	50,000.00	4	666.66
34.	Hudson-Fulton, Dec. 15 to May 1....	4½ months....	5,000.00	4	74.97
35.	Water Mains, Dec. 15 to May 1 ....	4½ months....	4,217.83	4	63.27
36.	Ashes and Garbage, Dec. 15 to May 1 ....	4½ months....	3,495.00	4	52.42

..... \$2,284,681.83

\$30,828.22

Volunteer Bounty ..... 500.00

\$2,285,181.83

No. 17. Of the \$3,000 there was paid ..... \$1,880.00

No. 20. The following were paid ..... 537.50

No. 22. The following were paid ..... 167.71

No. 24. Of the \$2,375 there was paid ..... 2,125.00

No. 27. Of the \$1,000 there was paid ..... 900.00

No. 31. Of the \$450 there was paid ..... 450.00

6,060.21

Balance interest accrued and unpaid at close of fiscal year ..... \$24,768.01



**BILLS UNPAID AT 1st OF MAY, 1910****Public Service Corporation of N. J.**

1910.			
Jan. 11.	El'tric current, Nov. 1909	\$325.40	
	do Dec. 1909	363.43	
	Rent of arc l'ps, Nov. 1909	2,018.75	
	do Dec. 1909	2,030.80	
Mar. 9.	El'tric current, Jan. 1910	369.49	
	do Feb. 1910	359.88	
	Rent of arc l'ps, Jan. 1910	2,034.81	
	do Feb. 1910	2,040.00	
Apr. 8.	do Mar. 1910	2,032.92	
	El'tric current, Mar. 1910	274.69	

(See Recapitulation).

**\$11,850.17****Licenses Account.**

1910.			
Apr. 3.	William Taylor, badges	...	\$48.00
	do	....	72.00

(See Recapitulation).

**\$120.00****Public Grounds and Buildings.**

1907.			
May	L. Miller	.....	\$12.00
1908.			
Sept. 23.	Columbia Insecticide	.....	72.00
Oct. 28.	John T. Dunne	.....	55.20
1909.			
June 23.	Columbia Insecticide	.....	99.00
July 28.	Louis Bender	.....	7.00
Nov. 24.	William Miller	.....	14.00
Dec. 15.	Germoline Co.	.....	62.00
1910.			
Jan. 12.	Jacob Becker	.....	.65
	12. Louis Spangenberg	.....	8.85
	12. Frank Cordts	.....	35.00
	26. J. Ritter	.....	22.50
	26. Herman Sifferth	.....	4.50
	26. William Meyer	.....	16.05
Feb. 9.	Hermann Hoppe	.....	1.60
Mar. 9.	Frank Cordts	.....	2.45
	9. Thomas Bowes & Son	.....	9.00
Mar. 23.	Frank Becht	.....	10.00
	J. M. Patterson	.....	4.75
	do	.....	30.75
Apr. 13.	Chas. F. Julitz	.....	19.00
	27. H. Schreiber	.....	8.45
	W. L. Kamena	.....	167.40
	Chas. Julitz	.....	4.50
	C. Mizzi	.....	2.10
	W. L. Kamena	.....	11.16
	W. D. Binderwald	.....	9.30
	do	.....	26.75
	do	.....	59.73
	Howell Bros.	.....	15.50
	Chas. Hvass	.....	9.00
	W. D. Binderwald	.....	39.18

1906.

May 28.	Geo. Malone, taking care of bath	.....	175.00
Aug. 22.	Kanouse Water Co.	.....	50.00

1908.

June 24.	L. Leddy, plumbing	.....	58.00
	do do	.....	56.00
	do do	.....	98.00
	do do	.....	98.00

1909.

Nov. 24.	William Phillips, awnings.	8.50	
	Columbia Insecticide	.....	91.00
	do	.....	24.00
	do	.....	24.00

(See Recapitulation).

**\$1,521.87****Printing and Stationery.**

1910.

Jan. —.	Soney & Sage, book	....	\$6.00
Jan. 12.	Observer, Excise ordinance	102.60	
25.	Observer, printing slips	..	7.50
	Observer, Excise Board	..	87.80
	Observer, supplies	.....	38.00
	Observer, supplies	.....	18.00
	Observer, supplies	.....	47.50
	Observer, supplies	.....	27.50
Feb. 9.	Observer, stationery ac.	..	24.00
	William B. Dana, advertising school bonds	.....	24.00
23.	Observer, stationery	.....	48.50
	Observer, light hearing	..	53.75
	Observer, printing slips	..	7.50
Mar. 9.	Inquirer, Elect. Lt. fra'hise	52.00	
	Observer, light hearing	..	75.10
23.	Observer, minutes	.....	138.60
	Observer, light hearing	..	36.00
	Observer, notices	.....	142.06
	Observer, stationery	.....	34.50
Apr. 1.	Observer, general elections	18.00	
12.	William Fisher, Repairing typewriter	.....	.65
	12. Observer, light hearing	..	36.00
	Observer, stationery	....	48.75
	Observer, proposals	.....	94.30
	Inquirer, elections	.....	150.00
	Observer, primary	.....	18.00
	Observer, registry	.....	486.00
	Observer, elections	.....	18.00
	Democrat, special election	..	37.80
	Observer, special election	..	54.00
13.	Soney & Sage, report	....	18.00
	Chas. J. Egan, typewriting	.....	63.50

*Hoboken's Popular Shopping Emporium,  
distinguished for honest quality  
and fair prices:*

**The Up-Town Dept. Store**

**MAX POLESIE, Prop.**

**1028-32 Washington St.**

*"The Always Busy Store"*

S. D. Dickinson .....	1.50
14. Observer, minutes .....	144.00
27. Observer, minutes .....	256.40
Observer, stationery .....	90.00
Inquirer, election .....	225.90
Rundschau & Wach advtg. ....	37.50
Rundschau & Wach, advtg. ....	150.00

(See Recapitulation). **\$3,029.11**

#### Alms.

1909.	
Aug. 21. E. W. Fuldner, burial ...	19.00
Sept. 22. J. McLaughlin, burial ...	8.75
Dec. 22. I. Applegate, burial ....	29.25
1910.	
Feb. 9. Chas. Hoffman, burial .....	11.80
Apr. 20. W. Speckmanns, groceries .	18.00
Fred Line, groceries ....	9.00

(See Recapitulation). **\$95.80**

#### Finance and Salaries.

1908.	
Aug. 26. Hexamer, coach hire.....	\$34.00
Hendicksen, typewriter ...	1.50
J. McLaughlin, coach hire .	3.50
Hoboken Elect. Equip. Cert. ....	3.50
1909.	
Oct. 27. Thos. B. Usher, services .	300.00
Nov. 24. Hexamer, coach hire .....	66.00
Dec. 8. P. B. Raque, testimony ...	150.00
1910.	
Apr. 13. John J. Fallon, disb'ments	104.65
N. Y. Telephone .....	16.50
27. H. L. Allen, disb'ments ...	20.68
Philip B. Raque, testimony	375.00

(See Recapitulation). **\$1,075.33**

#### Streets and Assessments.

1907.	
26. Barber Asphalt Pav. Co. ....	\$7,744.17
July 24. Barber Asphalt Pav. Co. ....	\$699.69
1908.	
May 27. Barber Asphalt Pav. Co. ....	10.50
Dec. 30. Barber Asphalt Pav. Co. ....	136.90
1909.	
Sept. 22. Chas. Hvass, refuse cans	58.50
Dec. 1. Eugene Smith, surveys .	130.00
15. Barber Asphalt Co. ....	704.14
do	1,078.00
1910.	
Mar. 9. W. Kochendorfer, cylin- broom .....	13.00
Apr. 10. Tivy & Smith, maps ...	300.00

(See Recapitulation). **\$10,874.90**

#### Printing and Stationery Disputed.

#### Evening Journal Association.

1909.	
Mar. 24. Ordinance .....	\$34.50
Mar. 24. School bonds .....	34.50
May 22. Proposal .....	16.50
do .....	19.50
do .....	27.30
June 23. Playgrounds .....	126.00
Objections .....	13.86
Repavement bonds .....	27.30
Elysian Park .....	27.30
do .....	27.30
June 28. Lighting .....	50.96
Aug. 25. Repavement bonds .....	25.20
do .....	96.60
Improvement Madison ...	21.00
Water bonds .....	23.10
Financial statement .....	18.90
Jackson street .....	18.90
Madison street .....	27.30
Garbage .....	25.20
Sewers .....	21.00
Coal and wood .....	21.00
Opening bath .....	18.00
do .....	9.00
do .....	21.00
Lighting .....	35.28
Sept. 22. Proposals .....	25.20
do .....	28.14
do .....	21.00
do .....	23.94
do .....	24.36
do .....	21.00
do .....	14.70
Electric light .....	68.00
Tax ordinance .....	258.30
Water bonds .....	98.70
Madison street .....	29.40
Oct. 27. Advertising .....	10.00
do .....	10.00
Redistrict .....	54.00
Amendment .....	36.00
Oct. 27. Block pavement .....	26.46
Nov. 24. Proposal .....	31.50
Oct. 27. Block pavement .....	21.00
1910.	
Jan. 12. Ordinance .....	27.30



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**Hudson Optical Co.**

S. GREENSPAN, Optometrist

Terminal Building, 68-70 Hudson St.

ROOM 203

Telephone Connection

HOBOKEN



do	10.50
do	18.90
do	39.90
do	18.90
do	13.44
do	21.00

(See Recapitulation). **\$1,738.14**

#### Printing and Stationery—Vetoed.

##### The Observer.

1910.	
Jan. 26.	\$82.00
12.	77.90
	57.40
	24.60
	36.90
	20.50
	103.06

(See Recapitulation). **\$402.36**

#### Finance and Salaries, Vetoed.

1909.	
Dec. 22. Horace Allen	\$100.00

(See Recapitulation). **\$100.00**

#### Printing and Stationery.

1909.	
Sept. 14. Rundschau and Wach:	
Advertising spec. election	37.50
Nov. 8. Advertising gen. election	150.00
1910.	
Apr. 11. The Democrat:	
Publishing notice of special election	37.80
Publishing notice of registration and election	150.00
Apr. 13. The Observer:	
Publishing notices of registration and election	486.00
Publishing notice of special election	54.00
Apr. 16. Evening Journal Asso.:	
Advertising notice of registration	462.00
June Publishing notice of spec. election, Sept. 1909	36.00
Apr. 21. The Inquirer:	
Publishing notice of spec. and gen. elections	225.90
May 9. Jersey City Herald:	
Advertising notice of general registry and election	147.00

(See Recapitulation). **\$1,786.20**

#### BILLS UNPAID AT 1st MAY, 1910, BUT

##### SUBSEQUENTLY PAID.

##### Streets and Assessments.

1910.	
Jan. 10. Louis Stern, removing dead animals	\$150.00
Apr. 10. Louis Stern, removing dead animals	\$150.00

(See Recapitulation) **\$300.00**

##### Alms.

1910.	
Apr. 13. Chas. F. Julitz, groceries	\$3.00

(See Recapitulation) **\$3.00**

#### RECAPITULATION OF THE FOREGOING

##### BILLS UNPAID AT MAY 1, 1910.

Public Service Corp. of N. J.	\$11,850.17
-------------------------------	-------------

(There is a reserve for disputed claims of lamps and gas of \$21,097.39.)

License account	120.00
Public grounds and buildings	1,521.87
Printing and stationery	3,029.11
Alms	95.80
Finance and salaries	1,075.33
Streets and assessments	10,874.90
Printing and stationery, disputed—Evening Journal Association	1,738.14
Printing and stationery, vetoed—The Observer	402.36
Finance and salaries, vetoed	100.00
Printing and stationery	1,786.20

##### Bills Unpaid at May 1, 1910, but Subsequently Paid.

Streets and assessments	300.00
Alms	3.00
	303.00
Total	\$21,046.71



**DON'T JEOPARDIZE YOUR HEALTH** by sending your linen to a heathen or unclean laundry. We give you the service you *should* have, and it costs no more than the inferior kind.

#### **THE EAGLE HAND LAUNDRY**

(H. H. STUTZ, Prop.) **209 HUDSON ST.**

# SINKING FUND

## Receipts.

1891.	
May 4. Balance on hand .....	\$7,003.86
1892.	
May 2. Gross receipts, sundries.	17,446.27
F. Kaufman, Comptroller	6,033.45
<b>Total receipts .....</b>	<b>\$30,483.58</b>

## Payments.

1892.	
Jan. 31. Transfer warrant to Belgian block .....	\$ 93.47
Free Library to pay interest .....	9.33
Public Schools .....	475.66
Fire Department .....	119.31
Police Department ....	473.85
Belgian blocks .....	132.22
Loan account .....	925.00
School No. 6 .....	98.14

**Total payments .....** **\$2,326.98**

**BALANCE IN HAND, FORWARD \$28,156.60**

## Receipts.

1892. May 2 to 1893:	
Gross receipts .....	\$16,609.06
Transfer from John McMahon, late Coll. fund	11,121.63
<b>Total receipts .....</b>	<b>\$55,887.29</b>

## Payments.

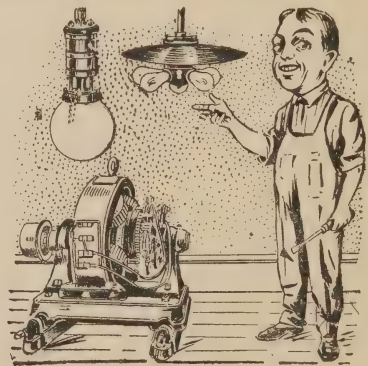
1903.	
May 1. Transfer as per Tax Comptroller's report to int. on city bonds	\$50,00.00
Loan ac. to pay interest	339.99
Redemption city bonds	625.88
Police fund .....	85.57
Fire .....	39.22
Public School .....	179.33
New Engine houses ....	47.75
Substation .....	13.00

**Total payments .....** **\$51,330.74**

**BALANCE IN HAND—FORWARD, \$4,556.55**

## Receipts.

1893—May 1.	
1894.	
Feb. 9. Gross receipts to date ..	\$31,107.18
May 7. Other receipts to date ..	2,278.41
Fred Kaufmann, Comptroller's collection of taxes 1892, 1893, over appropriations, 4 to 8 per cent .....	5,062.40
Transfer as per Tax Ordinance June 7th, 1893, from Hudson Sq. Park .....	1,053.23
Militia .....	1.53
May 7. Transfer from School house No. 6 .....	54.99
Transfer from arrears of water rent .....	71.63
Transfer ambulance ....	1.94
Transfer assesment, May..	300.00
Transfer numbers on houses	75.00
Transfer toilets .....	2.00
Transfer from Commissioner of Adjustment	\$38,032.68
<b>Total Receipts .....</b>	<b>\$82,597.54</b>



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**Payments.**

1894.	
May 7. Transfer to loan account	
of pay interest .....	\$346.67
Police fund .....	417.64
Fire .....	276.99
School .....	596.50
Transfer as per Tax Or-	
dinance June 7, 1893	
Volunteer Bounty bonds.	704.64
Water bonds .....	1,056.95
City bonds .....	22,568.88
do .....	51,750.00
Volunteer Bounty bonds	4,000.00

**Total payments .....\$81,718.27**

**BALANCE IN HAND—FORWARD \$879.27**

**Receipts.**

1894—May 7 to 1895.	
Sundry receipts .....	\$1,296.24
May 6. Transfer over collection	
taxes 1893-4 from float-	
ing .....	4,253.42
From Commissioner of	
Adjustment .....	16,010.96
From Hudson Square to	
close .....	83.75
From River St. opening	1,371.09
From Uptown Judgment	
bonds .....	386.65
From water rent city	
property .....	3.81
From sub-police station	21.92
From salary balance of	
1894 .....	342.14
From Belgian blocks, bal-	
ance 1894 .....	955.54
From Third St. sewer .	7.29
From contingent (Street	
signs) .....	324.20
Oct. 17. W. S. Hancock, State	
Commission R.R. tax	
1893-94 .....	14,229.82
May 6. Transfer from Int. on	
water bonds .....	1,495.73

**Total receipts .....\$41,661.83**

**Payments.**

1894.	
July 1. Transfer T. M. McDon-	
ough, Recorder to con-	
tingent .....	\$ 211.00

1895.

May 6. Transfer to Police fund	
to pay interest .....	626.95
Transfer to School fund	
to pay interest .....	1,331.33
Transfer to Fire fund to	
pay interest .....	398.59
Transfer to Loan account	
fund to pay interest.	289.17
Transfer Judgment	
bonds to 1893-94 ...	3,780.00
Transfer to interest on	
Water .....	3,220.00
Trans Henry Rathjen to	
contingent .....	183.74
Transfer to John W.	
Lewis .....	139.00
Transfer Bounty bonds	
to pay int. 1893-94 ...	1,740.00
Transfer interest on city	
1893-94 .....	28,246.32

**Total payments .....\$40,166.10**

**BALANCE IN HAND—FORWARD \$1,493.73**

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HOBOKEN



**RE-ENFORCED  
BRASSIERE**

**E. H. HORWOOD & CO.**

Receipts.

1895—May to 1896.	
Sundry receipts .....	\$1,518.08
May 4. Oct. 25, W. S. Hancock, State Comp. R. R. tax 1894-95 .....	14,267.15
<b>Total receipts .....</b>	<b>\$17,280.96</b>

Payments.

1906.	
May 4. Transfer to pay interest to School fund .....	\$ 677.50
Police .....	300.64
Fire .....	195.02
State Co. ....	151.67
Printing and stationery .	39.56
Loan account .....	267.50
Transfer as per Tax Or- dinance 1895-96 to int. on City Bonds fund .	\$15,000.00
<b>Total payments .....</b>	<b>\$16,631.89</b>

BALANCE IN HAND—FORWARD \$649.07

Receipts.

Oct. 28, 1896 to 1897.	
W. S. Hancock, State Compt. to State R. R. Tax 1895-96 .....	\$14,280.88
1897.	
May 3. Sundries (Interest from banks .....	1,096.02
<b>Total receipts .....</b>	<b>\$16,025.97</b>

Payments.

1897.	
May 7. Transfer to City Indeb- tedness as per Tax Ordi- nance .....	\$14,267.15
1897.	
May 3. Transfer to pay interest on loans to School ...	\$ 856.00
Police .....	370.04
Fire .....	240.47
Loan account .....	180.84
Free Library .....	4.83
Asphalt .....	56.24
Church Square .....	21.47
<b>Total payments ..</b>	<b>\$15,997.04</b>

BALANCE IN HAND—FORWARD \$28.93

Receipts.

1897—May 3.	
Oct. 9. Wm. S. Hancock, State Compt. State R. R. Tax 1896-97 .....	\$14,284.34
1898.	
May 2. Sundries (interest from banks) .....	1,435.07
<b>Total receipts .....</b>	<b>\$15,748.34</b>

Payments.

1898	
May 2. Transfer as per Tax Or- dinance 1897-8 to City Indebtedness .....	\$22,000.00
<b>Total payments .....</b>	<b>\$22,000.00</b>
AMOUNT OVERDRAWN—FOR- WARD .....	\$6,251.66

Receipts.

1898.	
Sept. 28. Wm. S. Hancock, State Compt. State R. R. Tax 1897-98 .....	\$15,533.42

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**Rockwell Printing Co.**

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Hoboken, N. J.



Oct. 29. Balance of—do—	7,766.71
1899.	
Mar. 28. N. J. Electric Ry. by Abel J. Smith, attorney, as per resolution of Coun- cil Mar. 27, 1899 ..	\$20,000.00
Apr. 29. Sundries, interest from banks .....	1,787.44
May 1. Transfer from City In- debtedness Deficiency in R. R. tax 1896-97 .	7,715.66

Total receipts .....	\$52,803.23
Overdrawn .....	\$6,261.66
Receipts .....	\$46,551.57

Payments.

1899.	
May 1. Transfer as per Tax Or- dinance 1898-99 to city's indebtedness ..	\$23,300.13

Total Payments .....	\$23,300.13
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BALANCE IN HAND—FORWARD \$23,251.44

Receipts.

1899.	
Mar. 1 to May 1, 1900.	
Sundries (interest) ...	\$ 318.96
Dec. 30. Board of Fire Comm. .	930.00
1900.	
Feb. 13. Bell and tower .....	245.00
1899.	
Sept. 30. W. S. Hancock, State Compt. two-third State tax 1898-99 .....	\$15,534.48
Oct. 31. To one-third State R. R. tax 1898-99 .....	7,767.24
Sundries (interest from banks) .....	1,037.83

Total receipts .....	\$49,084.95
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Payments.

1900.	
City indebtedness. Def. R. R. tax .....	\$ 22.00
May 7. Transfer as per Tax Or- dinance 1899-1900 to city indebtedness ...	23,301.72
Sinking fund for School No. 6 .....	3,000.00

Fire, 1892 .....	1,000.00
Outlet sewer .....	3,000.00
School No. 7 .....	3,000.00
Library .....	2,000.00
Series A .....	8,000.00

Total Payments .....	\$43,323.72
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BALANCE IN HAND—FORWARD \$5,761.23

Receipts.

1900.	
Sundries (interest) ...	\$1,286.01
May 7. To transfer from city in- debtedness as per Tax Ordinance 1900-1901 Def. R. R. tax .....	22.00
May 1. Sundries, interest from banks .....	143.15
Oct. 10. W. S. Hancock, State Compt, share of State R. R. tax 1900-1 ...	15,944.65
Oct. 31. do	7,972.32

Total receipts .....	\$31,129.36
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Payments.

1901.	
May 7. Transfer to city indebt- edness as per Tax Or- nance 1900-01 .....	\$23,916.97
Total payments .....	\$23,916.97

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BALANCE IN HAND—FORWARD \$7,212.39

BALANCE IN HAND—FORWARD \$6,120.90

Receipts.

1902.

Oct. 25. Hancock R. R. Co. ..\$16,170.72  
do .. 8,085.36

1902.

May 19. Sundries, interest from  
banks ..... 289.81  
Sundries, interest from  
banks ..... 1,329.56  
Transfer from temporary  
loans ..... 140.00

Total receipts .....\$33,227.84

Payments.

1902.

May 5. Fred Kaufmann, Compt.,  
transfer to redemption  
of bonds, city indebt-  
edness ..... \$1,000.00  
Transfer to city indebt-  
edness Tax Ordinance,  
1901-2, State R. R..\$24,256.08

Total payments .....\$25,256.08

BALANCE ON HAND—FORWARD \$7,971.76

Receipts.

1902—May 6.

Oct. 8. J. Willard Morgan,  
Compt., State R. R.  
tax ..... 16,708.18  
Nov. 3. do .. 8,354.09  
Transfer from loan ac.. 260.00  
Sundries, interest from  
banks, etc. .... 210.96  
do .. 1,748.95  
Transfer Sinking fund,  
redemption Uptown  
street ..... 15,000.00  
May 30. Interest ..... 123.04

Total receipts .....\$50,376.98

Payments.

Transfer to city indebtedness as  
per Tax Ordinance 1902-3 .... \$5,000.00  
State R. R. tax ..... 24,256.08  
Outstanding claim, temporary loan  
bond ..... 15,000.00  
Total payments .....\$44,256.08

Receipts.

1903.

Oct. 21. W. S. Morgan, State  
Compt., R. R. tax  
App. ....\$16,722.63

1904.

May 2. do .. 8,361.31  
Jas. Smith, custodian of  
school money loan  
bond with interest... 35,140.00  
Transfer from city in-  
debtedness, Tax Or-  
dinance, 1903-4 in-  
terest on \$15,000.00  
bond ..... 600.00  
Outstanding claims .... 3,000.00  
Sundries, interest from  
banks ..... 66.57  
do .. 1,200.13

Total receipts .....\$71,211.54

Payments.

1903 May to 1904 May.

Tax Ordinance 1903-4  
transfer to city indebt-  
edness, State R. R.  
taxes .....\$24,256.08  
Temporary loan bond Po-  
lice Department .... 9,500.00  
Transfer Uptown St. B. 5,000.00  
Transfer to Sinking  
fund No. 6 School .. 20,000.00  
do—No. 7 school .... 10,000.00

Total payments .....\$68,756.08

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BALANCE IN HAND—FORWARD \$2,455.46

**Receipts.**

Oct. 18. W. S. Morgan, State Compt., State R. R. tax .....	\$17,696.96
do .....	8,848.48
Sundries, interest from banks .....	47.20
do .....	146.05
Oct. 23. W. S. Morgan, State R. R. tax .....	\$17,857.61
do .....	8,928.80
James Smith, custodian of school moneys, interest on \$35,000.00 bond .....	1,260.00
Transfer from city indebtedness fund Tax Ordinance 1905-1906 \$15,000 bond .....	600.00
Sewer cleaning bond \$35,000 .....	1,400.00
Semi-centennial bond and interest .....	4,680.00
Police Department, bond and interest .....	5,408.00
Street Cleaning Department, bond and int. .	3,640.00
Transfer city indebtedness, Tax Ordinance 1905-1906, general deficiency .....	3,000.00
Interest from banks....	547.24
do .....	478.29
do .....	517.00
Transfer from city indebtedness, Tax Ordinance 1904-5 .....	9,975.00
Interest on Deficiency bond .....	600.00
Sewer cleaning and repairing .....	1,400.00
Sinking fund General Deficiency bond ...	3,000.00
Sinking fund, sewer cleaning and repairing	3,500.00

Total receipts ..... **\$95,986.09****Payments.**

1906. Tax Ordinance 1905-6.	\$25,083.94
Apr. 26. Temporary loan bond issued by mayor and council to credit of	

police fund .....	8,000.00
do—St. cleaning fund..	2,000.00
do—Semi-Centennial fund	4,500.00
do—Special sewer cleaning and repairing ..	3,500.00
Tax Ordinance 1904-5 transfer to city indebtedness, State R. R. tax .....	25,083.94
Sinking fund .....	6,000.00
Police department fund .	5,200.00
Street cleaning .....	3,500.00

Total Payments ..... **\$82,867.88**BALANCE IN HAND—FORWARD ..... **\$13,118.21****PLUMBERS, ETC.****MANUEL F. SALMINI****PLUMBING, HEATING, ROOFING**

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at a price you'd gladly pay,**The Inquirer, 60 Hudson St.**

**Receipts.**

1906—May 7.	
Oct. 31. W. S. Morgan, State R.	
R. tax .....	\$31,042.51
1907.	
May 1. Transfer from city indebtedness fund as per Tax Ordinance 1906-7 int. on \$15,000 bond.	600.00
Interest on sewer cleaning bond .....	1,400.00
Red. and Int. street cleaning bond .....	2,080.00
Police bond .....	8,320.00
Deficiency bond .....	3,000.00
James Smith, custodian Int on No. 9 School bond .....	789.81
Interest from banks ..	88.08
do ..	15.41
do ..	2,204.38
<b>Total Receipts .....</b>	<b>\$62,658.40</b>

**Payments.**

1906-7.	
Transfer to city indebtedness fund,	
Tax Ordinance 1906-7 .....	\$26,786.41
do—Fire Dept. fund loan .....	2,00.00
<hr/>	
Total Payments .....	<u>\$28,786.41</u>
<hr/>	
BALANCE IN HAND—FOR-	
WARD .....	\$33,871.99

**Receipts.**

1907—May 6.	
Oct. 20. W. S. Morgan, State R. R. tax 1906 .....	\$30,136.81
Interest from banks ..	230.30
do ..	22.35
do ..	1,876.02
Transfer from city indebtedness fund, Tax Ordinance 1907-8 .	600.00
Interest on Deficiency bond, sewer cleaning .....	1,400.00
Temporary loan bond for Fire Department .....	2,000.00
Interest .....	80.00
General Deficiency bond .....	3,000.00
<b>Total receipts .....</b>	<b>\$73,217.47</b>

**Payments.**

1909—May 6.	
Transfer from city indebtedness fund, Tax Ordinance 1907-8 ..	\$3,850.40
State Railroad tax .....	31,042.51
	<hr/>
Total Payments .....	<b>\$34,892.91</b>
	<hr/>
BALANCE IN HAND — FORWARD .....	
	\$38,324.56

**Receipts.**

1909.	
Jan. 9. H. J. West, State Comp., State R. R. tax 1906	\$ 132.00
do—1907 .....	10,339.10
Transfer city indebtedness as per Tax Ordinance 1908-9 .....	1,400.00
Interest from banks ..	664.25
do ..	1,589.61
<b>Total receipts .....</b>	<b>\$52,449.52</b>

**Payments.**

1909.	
May 4. Transfer to city indebtedness fund as per Tax Ordinance 1908-1909, State R. R. tax.	\$30,136.81
Sinking fund account .	2,000.00
<b>Total Payments .....</b>	<b>\$32,136.81</b>

<b>BALANCE IN HAND—FORWARD .....</b>	<b>\$20,312.71</b>
--------------------------------------	--------------------

GEO. H. STELJES

JOHN STELJES

**STELJES & STELJES****REAL ESTATE AND INSURANCE****BUSINESS AND FACTORY PROPERTY**ESTATES MANAGED      COMMISSIONER OF DEEDS  
NOTARY PUBLIC**1122 WASHINGTON STREET**

TELEPHONE CONNECTION

**HOBOKEN, N. J.**



Receipts.		Payments.	
		1909.	
Oct. 22. Henry J. West, State		Dec. 16. Sinking fund Commis-	
Comp., State R. R.		sioner's bonds for the	
tax .....	\$11,945.38	following purposes:	
Dec. 17. Richard Bowes,		No. 1, Water mains ex-	
franchise tax .....	5,228.11	tensions .....	\$4,217.83
do .....	19,546.79	No. 1, Hudson-Fulton	
Appropriation as per		celebration .....	5,000.00
Tax Ordinance 1909-		No. 1, removal of ashes	
1910.		and garbage .....	3,495.00
Interest on sewer bonds.	\$1,400.00	Transfer to city indebt-	
Interest from banks ..	680.17	edness as per Tax Or-	
do ..	252.23	dinance 1909-10 ...	2,253.86
do ..	267.67	State R. R. tax .....	10,471.10
do ..	1,603.65	Franchise .....	16,842.56
Total Receipts .....	<u>\$61,236.71</u>	Total payments .....	<u>\$42,280.35</u>
		1910—May 2—BALANCE IN	
		HAND .....	<u>\$18,956.36</u>

## RECAPITULATION OF SINKING FUND.

Receipts.		Payments.	
1891 May 4, balance in hand	\$7,003.86	1892 .....	\$2,326.98
1892 Receipts	23,479.72	1893 .....	51,330.74
1893 " "	27,730.69	1894 .....	81,718.27
1894 " "	78,040.99	1895 .....	40,166.10
1895 " "	40,782.56	1896 .....	16,631.89
1896 " "	15,785.23	1897 .....	15,997.04
1897 " "	15,376.90	1898 .....	22,000.00
1898 " "	15,719.41	1899 .....	23,300.13
1899 " "	52,803.23	1900 .....	43,323.72
1910 " "	25,833.51	1901 .....	23,916.97
1901 " "	25,368.13	1902 .....	25,256.08
1902 " "	26,015.45	1903 .....	44,256.08
1903 " "	42,405.22	1904 .....	68,756.08
1904 " "	65,090.64	1905-6 .....	82,867.88
1905-6 " "	93,530.63	1907 .....	28,786.41
1907 " "	49,540.19	1908 .....	34,892.91
1908 " "	39,345.48	1909 .....	32,136.81
1909 " "	14,124.96	1910 .....	42,280.35
1910 " "	40,924.00		
	<u>\$698,900.80</u>		<u>\$679,944.44</u>
1910 May 2. Balance in hand	<u>\$18,956.36</u>	Balance in hand .....	<u>18,956.36</u>
			<u>698,900.80</u>

**ROBERT R. RIESER**  
**REAL ESTATE AND INSURANCE**  
 52 NEWARK STREET, HOBOKEN, N. J.

# REPORT OF THE ROBERT L. STEVENS' FUND

## Complete Fund Statement of the City of Hoboken

### Shows a Deficit and Suggests Methods of Financing the Same

June 29, 1910.

To the Trustees of the Hoboken Board of Trade, Hoboken, N. J.:

Acting upon your request, we submit herewith our findings with respect to Hoboken's deficit as of May 2, 1910, plus certain suggestions with respect to the proper funding of that deficit. Before taking up our detailed statement, we ask your consideration of three important facts:

#### TWO DIFFERENCES POINTED OUT.

1. The treasurer's ledger balances on May 2, 1910, and our earlier report to the Board of Tax Commissioners, based upon those ledger balances failed:

(a). By \$567,360.20 of giving the total sinking fund requirement of \$859,195.20, as set forth in Schedule No. 1 herewith; and also

(b) By \$90,000, a reserve of at least of 25 per cent of the \$360,000 uncollected taxes now in litigation, which we assume should be set aside as uncollectible.

#### AMORTIZATION THEORY.

2. Hoboken may fund its deficit on the 'theory of amortization,' that is that funds shall be currently provided to retire bonds as they mature. The 'amortization' theory takes no account of the share in any permanent improvement which a particular generation should pay; that is, a street improvement lasting ten years would be paid for as the bonds mature, perhaps in thirty years, or forty years, or fifty years, instead of during the ten years that the improvement lasts.

#### DEPRECIATION THEORY.

3. Or Hoboken may fund its deficit on the 'depreciation' theory, which means that it must charge to

expenses each year in its annual levy a sum equal to the depreciation of the improvements for which the bonds were issued. If a building lasts sixty years, payment for it will be distributed over sixty years; if a street improvement lasts five years, it will be paid for in five years.

#### COMMENTS ON METHODS FOR FINANCING DEFICIT.

With this prefatory explanation, we beg to submit three different methods for financing the deficit of the City of Hoboken:

The first would meet the deficit by annual budget appropriations without issuing bonds, but would require ten years to replenish sinking fund and other trust funds.

The second would at once issue serial bonds, one-tenth coming due each year for ten years; by this method sinking and trust funds would be immediately replenished.

The third, would issue bonds due in ten years and would also immediately replenish sinking fund and trust funds.

Each of the three methods may be applied either to the whole or to a part of Hoboken's deficit and may be employed whether the funding is done on the "amortization" or "depreciation" theory.

If Hoboken proceeds on the "amortization" theory, that is, wishes to provide for retiring all bonds at maturity, it must fund at this time the net deficit or \$595,538.09, the difference between this figure and the deficit of May 2, 1910, \$800,616.27, being represented by the \$205,078.18, which has been taken care of since May 2, 1910, by budget and refunding provisions.

#### COST OF FUNDING THE DEFICIT.

The net cost of funding this deficit of \$595,000 over a suggested ten



year period, by any of the three methods suggested, would be \$487,900.

If Hoboken proceeds on the "depreciation" theory, the deficit to be refunded is \$540,000 and provision for this, spread over a suggested ten year period, would cost \$442,800.

Whether Hoboken should proceed on the "amortization" theory or the "depreciation" theory, is a question of policy, with respect to which we are not venturing even a suggestion, because this is a question of local policy, to be determined by local taxpayers. Likewise whether Hoboken should provide at this time for meeting 100 per cent. of its deficit or less than 100 per cent. is for Hoboken's taxpayers to decide, with the understanding, however, that postponing provision for any portion of the deficit does not pay the deficit.

#### SERIAL BONDS PREFERRED.

The differences, however, between the three methods of meeting the deficit on either theory are sufficiently marked to justify the recommendation that Hoboken at this time adopt the second method and issue serial bonds, provided such serial bonds can be sold advantageously. One-tenth of the deficit to be met would come due every year for ten years. Provision for meeting that tenth should be made in the tax budget each year; but since the \$595,000 (amortization plan) or the \$540,000 (depreciation plan) obtained from the sale of serial bonds could be immediately deposited at

not less than 4 per cent. interest, the earnings therefrom would be considerable and could be used to reduce the annual levy in the tax budget for meeting the installments due.

The advantage of this serial bond plan is that the sinking fund and all other funds would be replenished at once, so that any claims against them could be met promptly when due. It would not be possible for any council or tax board to forget or to evade the obligations coming due each year as has been done in the past. Of course, if serial bonds cannot be placed except at too high a rate of interest the advantages of this method would disappear.

#### TEN-YEAR BONDS.

The second best method of procedure would be to issue ten year bonds to be paid up at the end of the tenth year, out of a sinking fund which should receive from the annual budget each year one-tenth of the amount of the total bond issue less accumulated interest on deposited balances. As one council or taxpayer cannot bind a succeeding council or taxpayer, there is not the same certainty, in the case of the ten-year bonds which there is in the case of the serial bonds, that the plans made at this time would be lived up to each year. The sinking funds might be depleted as has been done in the past.

#### INSTALLMENTS DIRECT FROM BUDGET.

Only on condition that neither serial bonds nor ten-year bonds can be issued at this time it would be

## BUSINESS OPPORTUNITY

An exceptionally rare opportunity is offered party with \$5,000. Can safely guarantee 200 to 400 per cent. profit on outlay. Money fully secured. Quick action necessary by reason of short term of option. Should this appeal to any member of the Board of Trade, he may obtain full particulars by addressing

**WALTER P. WARBOLD**

Real Estate and Insurance

68-70 HUDSON STREET

HOBOKEN, N. J.

desirable to provide for the present deficiency or any portion of it by the first method, that is, by planning without issuing bonds to include in each tax year's budget one-tenth the total amount to be refunded, less accumulated interest on the amount of deposited balances.

If the first method were adopted it would have the disadvantage that the sinking fund and other funds would have to wait for ten years before being duly replenished. Because the present council cannot bind succeeding councils or tax boards, this plan would have the great disadvantage that one year after another either from forgetfulness or evasion, provision would not be made, and thus a deficit permitted to accumulate as in the past.

The detailed facts with respect to which this report deals are set forth in various exhibits and schedules appended hereto.

#### EXHIBITS AND SCHEDULES EXPLAINED.

Exhibit A gives a fund statement of the City of Hoboken as of May 2, 1910, based upon the 'amortization' theory, and is supported by Schedule No. 1, which gives the details of the sum which would be required to retire each outstanding bond at maturity.

Exhibit B gives a fund statement of the City of Hoboken as of May 2, 1910, based upon the "depreciation" theory, and is supported by Schedule No. 2, which gives the detail of the bonds issued for temporary improvements and for expenses up to May 1, 1910; and by Schedule No. 3, which gives the details of bonds issued for permanent improvements up to May 1, 1910.

In reading Schedules Nos. 2, and 3, which relate solely to meeting the deficit by the "depreciation" theory, we wish to emphasize the fact that our estimate of the approximate life of the permanent and temporary improvements is not premised upon such an examination of such improvements as would be necessary to determine accurately their probable life, but is rather only an approxima-

tion to raise before you the elements of the problem presented by this theory. For example, it is not improbable that buildings whose life we have estimated at fifty years would either be worn out at thirty years or would last seventy years. Any attempt to proceed upon the "depreciation" theory should start with an expert examination and appraisal of all permanent improvements for which bonds have been issued.

In Exhibit A showing the sinking fund requirements to be \$859,195.20, based upon the amortization theory, no differentiation was made between refunding bonds and any other kind, that is strictly speaking the amortization of refunding bonds would be the par value of the bonds refunded at the date they matured and an additional amortization for the refunding bonds from date of issue to May 1, 1910. This, of course, would increase the sinking fund requirements from the figure shown and logically would be the correct amount since these bonds should have been retired out of a sinking fund charged against revenues of prior years. However, if it is borne in mind that the financing of this deficit does not effect in any way the sinking fund requirements for future years, to be met out of the budget each year, but is an additional amount to be included in the budget; it is perfectly justifiable, therefore, to base the sinking fund requirements on the amortization theory used.

Respectfully submitted,

THE ROBERT L. STEVENS FUND  
FOR MUNICIPAL RESEARCH  
IN HOBOKEN.

Per

F. A. CLEVELAND,  
C. A. MAC KENZIE.

#### THREE METHODS OF FINANCING THE DEFICIT OF THE CITY OF HOBOKEN, N. J.:

##### FIRST METHOD.

To set up a reserve of \$595,000 on the treasurer's books, being the full amount of the deficit and to include in the tax budget \$59,500 for



the first year and \$2,380 less each year for ten years. These installments should be deposited in a sinking fund and would draw interest at an approximate rate of 4 per cent.

In ten years the deficit would be wiped out and the sinking fund and other funds would be replenished.

The disadvantage of this plan is that the sinking fund and other funds would have to wait for ten years before they would be fully replenished.

#### SECOND METHOD.

To issue serial bonds for \$595,000 having \$59,500 coming due every year for ten years. \$59,500 would be included in tax budget for first year and each succeeding year would be reduced by \$2,380. The interest on the bonds coming due each year would be provided for by the interest received from the sinking fund.

The advantage of this plan is, that the sinking fund and all other

funds would be replenished at once so that the sinking fund could retire any bonds coming due. The only disadvantage might be the inability of the city to float serial bonds.

#### THIRD METHOD.

To issue \$595,000 in bonds due in ten years. The city would not have to pay any interest as the sinking fund would earn 4 per cent. on \$595,000 which would take care of the interest on the outstanding bonds, assuming, of course, that they were issued at 4 per cent.

To retire these bonds the yearly installments should of course be deposited in a sinking fund.

\$59,500 should be included in tax budget for first year and each succeeding year would be reduced by \$2,380.

The advantage of this plan is the same as that of the second plan, and it would probably be easier to float ten-year bonds than serial bonds.

(Report continued on following pages.)

## GET A FLYING START!

There is going to be plenty of business in Hoboken next Fall, and every business man should get his share. The Board of Trade has arranged a

### Fall Rally for Business Men

To be held in connection with the opening of its new headquarters, at

**202 Washington Street, on**

**Wednesday Evening, September 7**

The Publicity Committee has arranged to have two of the most prominent advertising men in the United States to talk that night. These talks will not be "loft-dried and thoroughly seasoned." They will be full of live, up-to-date, hard-headed business sense, calculated to make us better business getters.

THE SPEAKERS WILL BE:

**WILLIAM C. FREEMAN**

Advertising Manager of the  
New York Evening Mail,

—AND—

**GEORGE F. BARIGHT**

Advertising Manager Prudential  
Life Ins. Co.

These men have very kindly consented to come to Hoboken, and it is up to you to show your appreciation of their visit by giving them a big welcome.

You don't have to be a member of the Board of Trade to attend.

If you are interested in business, or interested in anything else in connection with this meeting

**YOU WILL BE WELCOME  
BRING YOUR FRIENDS**

### HOW DO YOU LIKE THE BULLETIN?

The Publicity Committee is working hard to make the Bulletin a good newsy sheet. We hope the members are reading more than they are writing—for they have failed to send in items, as requested. Please send in all the news you can. Tell us where you spent your vacation; tell us how your business is getting along; tell us if you contemplate making improvements to your store or factory.

Help make the Bulletin newsy!

### THE TAX LIST READY.

Chairman Adolph Lankering under date of August 12th submits the following brief report stating that the Tax List is about ready for distribution.

"The Committee on Taxation and Assessments has been untiring in its efforts to get the Tax List of Hoboken ready for distribution and it is now happy to report, that the issue will be completed within two weeks at the latest. The Taxpayers will be pleased with the work and will receive it as a further evidence of the desire on the part of the Board of Trade to do as much for them as it can possibly accomplish."

### ADVERTISEMENTS.

There are a great many business men who will be glad to patronize the Bulletin as an advertising medium. We are publishing 1,500 copies each month—and circulating them. If you have a business message to send to members and others who will receive the Bulletin, USE OUR ADVERTISING COLUMNS.

For rates, apply to the Secretary.

## CITY OF HOBOKEN. N. J.

## FUND STATEMENT—AS OF MAY 2d, 1910.

## SINKING FUND.

Due from general fund .....	\$859,195.20	Reserve required to meet maturing bonds when due (Schedule No. 1) .....	\$859,195.20
Total .....	\$859,195.20	Total .....	\$859,195.20

## SPECIAL AND TRUST FUNDS.

Due from general fund .....	\$321,117.64	Reserve for securing deposits .....	\$ 10,500.00
..		Reserve for amounts realized from sales in excess of claims of the city .....	3,837.03
		Reserve for proportion of taxes to be paid to the county .....	250,000.00
		Reserve for proportion to be paid to school board .....	44,111.29
		Reserve for proportion to be paid to the Hoboken cemetery .....	8,029.04
		Reserve for proportion to be paid to the Free Public Library .....	4,640.28
Total .....	\$321,117.64	Total .....	\$321,117.64

## BOND FUNDS.

Due from general fund .....	\$ 93,141.30	Reserve for contracts and other liabilities incurred for the erection of playground buildings for which bonds were sold .....	\$ 14,182.06
		Reserve for contracts and other liabilities incurred for street repairing for which bonds were sold .....	72,948.42
		Reserve for contracts and other liabilities incurred for building new water mains for which bonds were sold .....	6,010.82
Total .....	\$93,141.30	Total .....	\$93,141.30

Exhibit "A."



## GENERAL FUND.

Cash in bank .....	\$ 96,388.03	Due to sinking fund .....	\$859,195.20
Uncollected taxes—as per collector of taxes' records .....	491,380.57	Due to special and trust funds .....	321,117.64
Uncollected assessments .....	14,121.35	Due to bond funds .....	93,141.30
Deposit in the Second National bank, savings account for sinking fund for No. 8 school .....	15,575.10	Interest due and unpaid .....	718.86
<b>Deficit—May 2, 1910 .....</b>	<b>800,616.27</b>	Volunteer Bounty bond, due and unpaid .....	500.00
		Interest accrued .....	22,310.93
		Reserve for disputed claims—lamps and gas .....	21,097.39
		Reserve for unpaid bills that might be considered as liabilities of the city .....	10,000.00
		Reserve for estimate of uncollectible taxes .....	90,000.00
<b>Total .....</b>	<b>\$1,418,081.32</b>		<b>\$1,418,081.32</b>

At the present time (June 29, 1910) the city has financed by refunding and through the budget all bonds and temporary loans maturing in 1910. The amortization of which included in the above statement is .....

Also the city has financed through the budget interest accrued included above amounting to ..

Total .....

Therefore the deficit as shown above would be reduced by \$205,078.18, leaving a balance necessary to be financed at the present time of ...

Exhibit "A"—(Concluded).

## CITY OF HOBOKEN, N. J.

## AMOUNT REQUIRED TO AMORTIZE THE BONDED DEBT OF THE CITY AS AT MAY 1st, 1910.

Date of Issue.	Maturity.	Purpose of Issue.	Par Value.	Amortization.
June 12, 1865	Jan. ....	Volunteer bounty	\$ 500.00	\$ 500.00
Sept. 1, 1880	Sept. ....	City Hall*	60,000.00	59,333.34
Nov. 1, 1890	Nov. ....	Mater main*	20,000.00	19,500.00
July 1, 1890	July ....	No. 6 school*	50,000.00	49,583.34
July 1, 1890	July ....	No. 6 school*	50,000.00	49,583.34
Nov. 29, 1892	Nov. ....	Police sub-station	24,000.00	20,900.00
Mar. 1, 1897	Mar. ....	School No. 7	90,000.00	59,250.00
Mar. 1, 1897	Mar. ....	Main outlet sewer	100,000.00	65,833.34
Mar. 1, 1897	Mar. ....	( \$10,000 due each year beginning 1917 until 1926)	1917 until 1926)	
Mar. 1, 1897	Mar. ....	Free Library	50,000.00	32,916.67
Oct. 1, 1897	Oct. ....	Fire engine house	25,000.00	15,729.17
May 2, 1898	May ....	Street repaving	150,000.00	60,000.00
June 1, 1898	June ....	School No. 7	13,000.00	7,745.83
Oct. 1, 1898	Oct. ....	Street repaving	50,000.00	19,305.55
Dec. 1, 1898	Dec. ....	Red. of Uptown St. improvement		
Feb. 1, 1899	Feb. ....	Certificate "A"	312,000.00	178,100.00
Nov. 15, 1901	Nov. ....	Red. of Uptown St. improvement		
Nov. 15, 1901	Nov. ....	Certificate "B"	75,000.00	42,187.50
Nov. 25, 1903	Nov. ....	Red. of Uptown St. improvement		
Mar. 1, 1904	Mar. ....	Certificates "C" and "D"	196,000.00	55,261.08
Feb. 1, 1905	Feb. ....	Sewer cleaning and repaving	14,000.00	8,983.30
Mar. 1, 1904	Mar. ....	No. 8 school	140,000.00	28,777.78
Mar. 1, 1904	Mar. ....	Refunding bonds	52,000.00	9,099.98
Jan. 1, 1905	Jan. ....	Red. of bonds for erection of two engine houses		
Apr. 1, 1906	Apr. ....	Elysian Park property	15,000.00	4,625.00
Aug. 1, 1907	Aug. ....	Improvement of parks	12,850.00	3,426.67
Jan. 1, 1907	Jan. ....	No. 6 engine house	10,000.00	4,083.33
Aug. 1, 1907	Aug. ....	No. 6 engine house	25,000.00	4,687.50
Sept. 1, 1907	Sept. ....	No. 9 school	219,665.00	24,407.20
May 1, 1908	May ....	No. 6 engine house	20,000.00	2,750.00
May 1, 1908	May ....	Funding bonds	67,000.00	8,933.33
May 1, 1908	May ....	No. 2 school extension	7,454.00	496.93
May 1, 1908	May ....	Water mains	95,000.00	6,333.33



May 1, 1908	....	1, 1938	.....Funding bonds .....	21,500.00	1,433.33
Jan. 1, 1909	....	1, 1939	.....No. 9 school .....	10,500.00	466.67
Jan. 1, 1909	....	1, 1939	.....High school .....	100,000.00	4,444.45
May 1, 1909	....	1, 1939	.....Playgrounds .....	50,000.00	1,666.67
July 1, 1909	....	1, 1939	.....Street repaving .....	125,000.00	3,472.23
July 1, 1909	....	1, 1939	.....Water mains .....	22,000.00	611.11
Dec. 15, 1909	....	15, 1910	.....Temporary loan, Hudson-Fulton celebration* .....	5,000.00	1,874.97
Dec. 15, 1909	....	15, 1910	.....Temporary loan, water mains* .....	4,217.83	1,581.66
Dec. 15, 1909	....	15, 1910	.....Temporary loans, for ashes and gar- bage* .....	3,495.00	1,310.60
Total amortization .....				\$859,195.20	
*At the present time (June 22, 1910) the city has financed by refunding and through the budget all bonds and temporary loans maturing in 1910, the amortization of which included in the above statement, is .....					
					\$182,767.25
Sinking fund requirements .....					\$676,427.95

## CITY OF HOBOKEN, N. J.

FUND STATEMENT SHOWING DEFICIT OF THE CITY AS AT MAY 2, 1910, BASED UPON THE THEORY OF THE DEPRECIATION OF THE IMPROVEMENTS FOR WHICH BONDS WERE ISSUED, TAKING NO

## ACCOUNT OF ANY ACCRUED INTEREST.

Cash in bank .....	\$ 96,388.03	Sinking fund requirements (Sched. Nos. 2 and 3	\$625,796.79
Uncollected taxes—as per collector of taxes' records .....	491,380.57	Due to special and trust funds (Exhibit "A") . . .	321,117.64
Uncollected assessments .....	14,121.35	Due to bond funds (Exhibit "A") .....	93,141.30
Deposit in the Second National bank, savings account for sinking fund for No. 8 school .....	15,575.10	Interest due and unpaid .....	718.86
Deficit May 2, 1910 .....	544,406.93	Reserve for disputed claims—lamps and gas ....	21,097.39
		Reserve for unpaid bills that might be considered as liabilities of the city .....	10,000.00
		Reserve for uncollectible taxes .....	90,000.00
Total .....	\$1,161,871.98	Total .....	\$1,161,871.98

Exhibit "B."



CITY OF HOBOKEN, N. J.  
STATEMENT OF BONDS ISSUED FOR TEMPORARY IMPROVEMENTS AND FOR EXPENSES, SHOWING THE AMOUNT  
CHARGEABLE TO EXPENSES AND THE AMOUNT ACTUALLY SET ASIDE IN THE SINKING  
FUND TO MAY 1st, 1910.

Purpose of Issue	Date of Issue	Amount	Approximate Life	Amount Chargeable to Expense Yearly	Amount Chargeable to Expense to May 1, 1910	Amount Set Aside in Sinking Fund to May 1, 1910
Volunteer bounty	.....June 1865	\$ 500.00			\$ 500.00	
Street repaving	.....May 1898	150,000.00	10 years	\$15,000.00	150,000.00	\$22,000.00
Street repaving	.....Oct. 1898	50,000.00	10 "	5,000.00	50,000.00	11,000.00
Improvement Certificates—						
"A" for opening streets	.....Dec. 1898	312,000.00	50 "	6,240.00	71,240.00	68,640.00
"B" for opening streets	.....Feb. 1899	75,000.00	50 "	1,500.00	16,875.00	16,500.00
"C" and "D" for opening Sts	.....Nov. 1901	196,000.00	50 "	3,920.00	33,320.00	24,000.00
Sewer cleaning and repairing	.....Nov. 1903	14,000.00			14,000.00	
Judgment bonds	.....Feb. 1875	52,000.00			52,000.00	5,200.00
Judgment bonds	.....Sept. 1907	22,000.00			22,000.00	
Judgment bonds	.....May 1898	21,500.00			21,500.00	1,290.00
Street repaving	.....July 1909	125,000.00	10 "	12,500.00	2,083.33	
Hudson-Fulton celebration	.....Dec. 1909	5,000.00			5,000.00	
Temporary loan—water main	.....Dec. 1909	4,217.83			4,217.83	
Temporary loan—ashes & garbage	.....Dec. 1909	3,495.00			3,495.00	
Total	.....			\$446,231.16		\$148,630.00

## CITY OF HOBOKEN, N. J.

STATEMENT OF BONDS ISSUED FOR PERMANENT IMPROVEMENTS, SHOWING THE AMOUNT CHARGEABLE TO EXPENSE AND THE AMOUNT ACTUALLY SET ASIDE IN THE SINKING FUND MAY 1, 1910.

Improvements for Which Bonds are Issued	Date of Issue	Amount	Construction	Approximate Life	Amount Chargeable to Expense Yearly	Amount Chargeable to Expense to May 1, 1910	Amount Set Aside in Sinking Fund to May 1, 1910
City Hall	Sept. 1880	\$60,000.00	Stone and brick	60 yrs.	\$1,000.00	\$29,666.64	
Water mains	Nov. 1890	20,000.00	Brick	50 "	400.00	7,800.00	
No. 6 school	July 1890	100,000.00	Stone and brick	60 "	1,666.66	33,055.43	\$36,000
Police Sub-station	Nov. 1892	24,000.00	Stone and brick	60 "	400.00	7,000.00	
No. 7 school	Mar. 1897	10,000.00	Real estate—				
		80,000.00	Stone and brick	60 "	1,333.34	17,555.64	27,000
Main outlet sewer	Mar. 1897	100,000.00	Brick	50 "	2,000.00	26,333.33	27,000
Free Public Library	Mar. 1897	50,000.00	Stone	80 "	625.00	8,229.16	14,000
Fire engine house	Oct. 1897	25,000.00	Stone and brick	60 "	416.66	5,242.98	12,000
No. 7 school—extension	June 1898	13,000.00	Stone and brick	60 "	216.66	2,581.87	
No. 8 school	Mar. 1904	16,000.00	Real estate—				
		124,000.00	Brick and c'crete	60 "	2,066.66	12,744.40	16,800
Two engine houses	Mar. 1884	15,000.00	Brick	60 "	250.00	6,541.66	
Elysian Park	Jan. 1905	12,850.00	Real estate				5,140
Improvements of Elysian Park	Apr. 1906	10,000.00	Brick and stone	60 "	416.66	1,562.48	3,000
No. 6 engine house	Aug. 1906	25,000.00	Real estate—				4,700
No. 9 school	Jan. 1907	20,000.00	Real estate	60 "	1,661.08	5,536.93	13,185
		99,665.00	Brick and stone	60 "			
No. 6 engine house	Aug. 1907	4,000.00	Real estate—				
		16,000.00	Brick and stone	60 "	266.66	733.32	
School	Sept. 1897	45,000.00	Brick and stone	60 "	750.00	9,500.00	4,020
No. 2 school extension	May 1908	7,454.00	Brick and stone	60 "	124.23	248.46	450
Water mains	May 1908	95,000.00	Brick	50 "	1,900.00	3,800.00	5,700
No. 9 school	Jan. 1909	10,500.00	Brick and stone	60 "	175.00	233.33	2,210
High school	Jan. 1909	100,000.00	Real estate				
Playgrounds	May 1909	25,000.00	Real estate				
		25,000.00	Brick building				
			and apparatus	30 "	833.33	833.33	1,000
Water mains	July 1909	22,000.00	Brick	50 "	440.00	366.67	
						\$179,565.63	\$172,205

Schedule No. 3.



# *The Second National Bank*

OF HOBOKEN

Depository of { UNITED STATES GOVERNMENT  
STATE OF NEW JERSEY  
CITY OF HOBOKEN

## *Commercial and Savings Departments*

*"A Bank conducting its business in sympathy with the needs of local business and manufacturing interests, extending every accommodation consistent with safe and conservative banking."*

*Cash Assets Over - \$3,500,000.00*

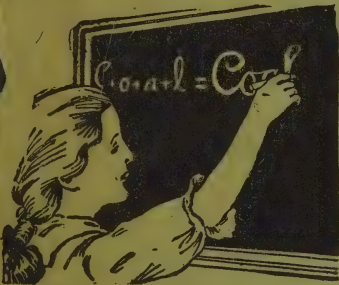
**2% Interest on Check Accounts**

**4% Interest on Savings Accounts**

*Manganese Fire, Mob and Burglar Proof Vaults . . . . . Absolute Security*

*Letters of Credit Payable in all Parts of the World.*

**EVERY BANKING FACILITY**



## **THE COAL PROBLEM**

is more difficult than you may  
imagine.

Coal is Coal, 'tis true; but

**There's a lot in the Screening**

**There's a lot in the Delivery**

**There's a lot in the Weight**

**We can satisfy you in every particular**

## **JAGELS & BELLIS**

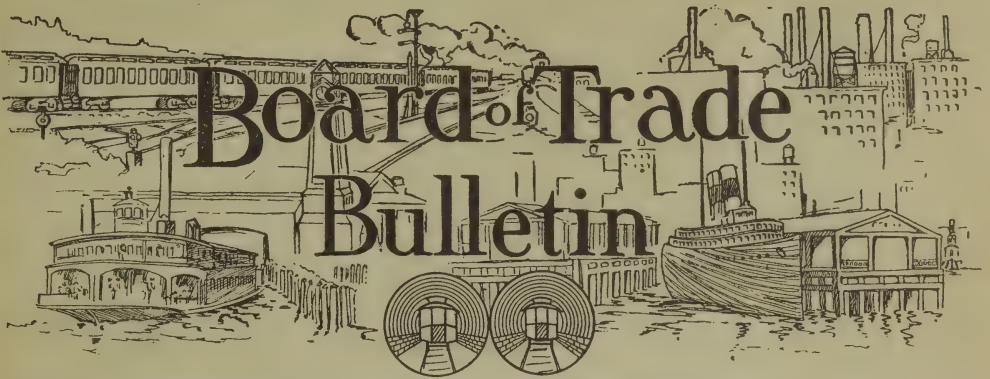
**Main Office: 33 14th Street**

**Telephone 905 Hoboken**

**HOBOKEN, N. J.**







PUBLISHED  
MONTHLY

SEPTEMBER, 1910

VOLUME ONE  
NUMBER FOUR

## THIS NUMBER CONTAINS

A Commentary on the Financial Reports

By President C. H. C. Jagels

The Fall Rally

Wm. C. Freeman on "Advertising"

W. A. Lewis on "The City of Montgomery"

Also

✓ Sewerage

The Tax List

Business Improvements

Editorial Comment

And Other Notes of Interest

ANNUAL SUBSCRIPTION, ONE DOLLAR

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Published by the Board of Trade, Hoboken, N. J.

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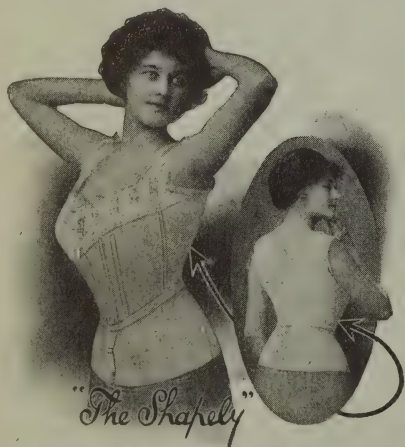
4% Interest on Savings Accounts

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Letters of Credit Payable in all Parts of the World

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Made in Hoboken



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SHEEP  
GOAT  
CALF and  
SEAL

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Wareroom

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Telephone Calls 1976 Hob.  
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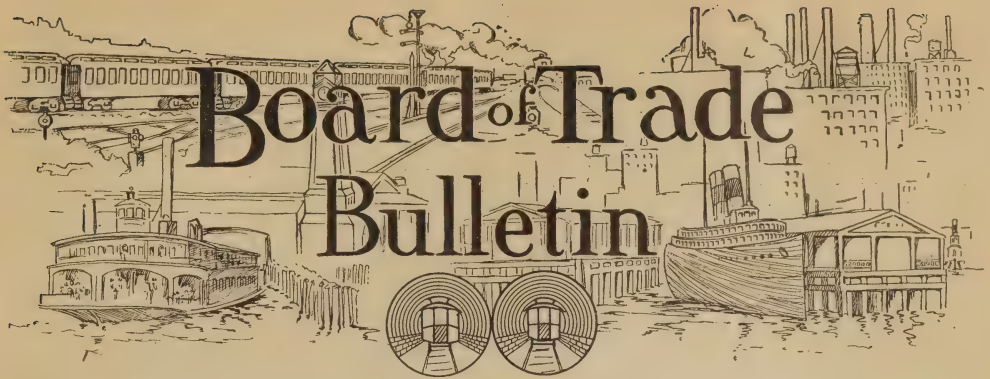
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SMELTERS AND REFINERS

**METALS**

401-405 JEFFERSON ST.  
HOBOKEN, N. J.





## A Commentary on the Financial Reports

By President C. H. C. Jagels

"The City of Hoboken can thank God that it has had an honest City Treasurer," exclaimed one of the expert accountants recently while discussing the examination of the City financial condition. If to the absolute disregard of any financial system, a total absence of any audit, an obsolete system of accounting, had been added dishonestly, our City would certainly have been in a bad way. Our citizens can indeed be thankful that the offices of City Treasurer, Collector of Revenue and Comptroller, have during these years been held by old, respected citizens, whose integrity cannot be questioned, and who have faithfully performed their duties, under what must often have been very trying circumstances.

A careful examination of both the Roberts and Robert L. Stevens Fund for Municipal Research reports as to the fund Assets and Liabilities of the City reveals the fact that unless Mr. Shinn, who is making a more detailed and thorough examination, can develop assets in addition to those shown on the City Treasurer's books, the City will have to finance an actual deficit of \$296,980.85, according to the Roberts report. The Robert L. Stevens Fund for Municipal Research makes the deficit \$800,616.27, and paradoxical as it may seem, both reports may be accepted as correctly representing the City's financial condition. The difference between the two sums is accounted for by the fact that Mr. Roberts only considered the sums actually appropriated by the Tax Commissioners for the Sinking Fund, while the Robert L. Stevens Fund for Municipal Research amortized the entire bond issue of the City; that is, they say, if the City intends to pay its bonds when due, so much money should now be in the hands of the Sinking Fund Commission.

In the limited amount of time at the disposal of both Mr. Roberts and Mr. Mackenzie, who is the expert for the Stevens Fund, no effort was made to ascertain whether or not the

Treasurer's trial balance as of May 2nd, 1910, was based upon correct entries during the preceding years, but the statement was submitted and accepted in good faith by both experts on the following indorsement.

"This financial statement is submitted in good faith to the Hoboken Board of Trade as representing the City's financial condition at the 2nd of May, 1910.

(Signed) *James Smith,*

City Treasurer.

(Signed) *Richard Bowes,*

Collector of Revenue.

It must be understood that the City Treasurer's books and statements simply reflect balances of various accounts that have as their foundation the appropriations made by the Tax Commissioners, moneys held in trust, or sums paid into his office for some specific account, all subject to the order of the Mayor and Council. At the opening of the fiscal year the Treasurer credits the various fund accounts with the amounts appropriated by the Tax Commissioners and then charges the sum total to *Unpaid Taxes* so as to make a balancing entry. As the taxes are paid by the rate payers, the Collector of Revenue pays the same over to the City Treasurer, who credits the amount to *Unpaid Taxes* so that this item is either large or small according as to how prompt the rate payers are in meeting their obligations. This method of book-keeping accounts for the fact that there is always a difference in the amount of *Unpaid Taxes* between the books of the City Treasurer and the Collector of Revenue, who carries on his books the actual amount charged by the City Assessors, which is 4 to 8 points higher to allow for uncollectible items than the rate based upon the annual budget.

Both the Roberts and the Robert L. Stevens Fund for Municipal Research reports are in a sense purely arbitrary. Having accepted the City Treasurer's trial balance, they both ana-

lyze the assets and liabilities, retaining the assets that they considered good and collectible, eliminating those that are clearly uncollectible, and charging in the liabilities those items which they considered a direct fund liability of the City. One of the first asset items that attracted their attention was Improvement Certificates, \$158,680.57, and upon examination it was immediately discovered that of this amount \$144,559.22 was clearly not collectible, having been paid in excess of receipts from property owners for improvements, and their only tangible value was to the City Treasurer, showing how and why he had been obliged to use the City's funds to meet these items; they were simply his receipts and kept his accounts in balance. Other items maintained as assets in the City trial balance such as "Arrears of Taxes Fund, \$1,415.66," "Redemption of Hoboken City Bonds, \$2,386.48," "Ravine Road Sewer Bonds, \$11,537.09," being clearly not collectible, they were eliminated, and as they together with the uncollectable Improvement Certificates amounted to a total of \$159,898.45, we have more than one-half of the Roberts deficit accounted for.

#### Unpaid Taxes.

The next item to be examined was the *Unpaid Taxes*, which appeared as \$499,194.96, and this item appears in the Roberts report as \$491,380.57 (the difference being explained in a preceding statement as to the book-keeping methods of the City Treasurer and the Collector of Revenue) less an arbitrary deduction of \$90,000.00 based upon the fact that of this amount \$360,976.68 is in litigation and judging from past experience this loss can reasonably be expected. Mr. Richard Bowes, Collector of Revenue, submitted the following letter which was accepted as properly representing the *Unpaid Tax* account of the City, and Mr. Roberts credits the assets accordingly.

(COPY.)

OFFICE COLLECTOR OF REVENUE.

Richard Bowes,

Hoboken, N. J., June 13th, 1910.

Mr. Thomas C. Roberts,

Accountant representing the Board of Trade of the City of Hoboken.

Dear Sir:—

In compliance with your request of June 9th asking me to give you the amount of Taxes and Assessments in arrears on the 2nd of May, 1910, up to 12 Noon, would respectfully submit the following:—

#### TAXES IN ARREARS.

P.	25	Year	1902	\$5,637.82
	27	"	1903	5,479.92
	29	"	1904	5,233.00
	31	"	1905	6,563.70
	42	"	1906	5,920.06
	34	"	1907	43,953.84
	37	"	1908	110,572.51
	45	"	1909	308,019.72

\$491,380.57

#### ASSESSMENTS FOR STREET IMPROVEMENTS.

P.	77	Adams St. bet. 6 & 8th.	\$ 412.72
	83	" " " 8 & 9th.	2,736.64
	85	Mad. " " 5 & 8th.	782.88
	86	" " " 8 & 15th	427.90
	87	" " " 8 & 9th.	9,761.21

14,121.35

\$505,501.92

It will be noticed that the arrearage for the years of 1907, 1908 and 1909 are quite considerable, owing to the fact that the Delaware, Lackawanna and Western Railroad's and the Hoboken Ferry Company's Taxes for the years 1907, 1908 and 1909 are now up for review in the Supreme Court, and the Hamburg-American Packet Company and the North German Lloyd Steamship Company for the year 1909 are pending before the State Board of Equalization of Taxes; and I expect a decision soon. The Hinde Dauch Paper Company have certioraried the Adams Street Improvement between 8th and 9th Streets by paying \$3,000.00 on account by order of Hon. Judge Swayze; they are the only delinquents on that improvement.

I append herewith the amount of second-class Railroad Property, D. L. & W. R. R. Co., Hoboken Ferry Company and also the Hamburg-American Packet Company and the North German Lloyd Steamship Company taxes in arrears; and I also give you an abstract of the amount of deductions by the various commissioners allowed to make deductions, for the years 1903, etc.

Yours very respectfully,

(Signed) Richard Bowes,

Collector of Revenue.

On the books of the Custodian of School Funds (the City Treasurer) appeared an item of \$15,575.10, credited to No. 8 School Bond account, and as the Sinking Fund appeared on the City Trial balance and had not been kept separate from the General Funds, this item was added to the assets as Cash in Bank; this item by the way, being the only actual cash represented in the Sinking Fund. The other items in the fund assets considered as good explain themselves and they total the sum of \$546,013.97.

#### Conflicting Fiscal Years.

When the fund liabilities are considered, the Special Trust and Bond Funds fully explain themselves and require no comment with the possible exception of the Reserve for the County Taxes, \$250,000.00. It seems that the City fiscal year runs from May to May and the County year from December to December, so that as an actual fact, this entire amount may not be finally due until December. That the City Treasurer considered this item as an actual liability of the City to be provided for out of the taxes due and payable January 10th, 1910, is proved by the fact that this item appears in his list of liabilities in his financial report to the Mayor and Council as of May 2nd, 1910. If it could be arranged, it would be a good idea to have both the City and County fiscal years run together; then this account could be adjusted so as to divide during this year the entire County Tax levy, by apportioning five months to the December, 1909, taxes, and seven months to the December, 1910, taxes, after which date the fiscal years being in harmony, there could be no difference of opinion on the subject.

The Sinking Fund amounting to \$307,410.10 in the Roberts report is based on actual appropriations not including accrued interest and can be accepted in view of the amount of money involved as practically correct, although Mr Shinn in a preliminary report of



this fund which was published in the Observer makes the amount \$320,835.00. He has evidently developed a book-keeping error of \$15,000.00 which amount has been credited to the General Fund instead of the Sinking Fund, and he also adjusts the No. 8 School Account, both as to principal and interest the net result of which is an addition of \$13,424.90 to the amount that the Roberts Report considers as due this fund.

It has been held by some authorities that the items "Fund for Rent of River Street property, \$9,746.00," "Unexpended Balances, \$28,864.83," "Recorder's Receipts, \$9,420.00," "Income and Interest Account, \$18,956.35," are in reality surpluses and should not be considered as liabilities. They are not in the nature of debts which the City must pay but can only be considered as fund liabilities the same as the special trust and bond funds. The Tax Commissioners endeavored to act on the assumption that these fund accounts were surpluses when they made use of some of these items in order to reduce the tax rate. The Council has refused to sanction this action, basing their refusal on the fact that it is their legal right to dispose of these balances, and so these items have been considered by Mr. Roberts as fund liabilities of the City.

According to bills on file and unpaid, the City owes \$21,046.71, some of these liabilities being actual, others contingent, because being in dispute. This amount does not appear in the general liability account, it being held that the item "Unexpended Balances" more than covers the amount.

### Depreciation Theory.

Referring again to the report of the Robert L. Stevens Fund for Municipal Research which as Mr. Roberts says, appeals very strongly to one's sense of what is professionally correct, it is my candid opinion that the Mayor and Council would not be justified even though they were so disposed to re-finance the Sinking Fund on the basis of paying all of the bonds in full as they mature, but it seems to me that the depreciation theory is just. During the past years it has been the custom of issuing bonds for such purposes as cleaning sewers, repairing streets, civic celebrations, all items which should have been taken care of in the annual tax-budget and there can be no question but that these bonds should be paid in full at maturity, for it can hardly be considered a fair proposition to place this burden upon posterity. There is, however, another class of bonds, such as for instance, those issued for the construction of the new High School, and these bonds can and should be refunded well within the percentage of the outstanding issue that is authorized by law so as to apportion a share of the cost upon the next generation or two, for it can reasonably be expected that this building and others of a like nature will be in active use probably for the next hundred years. It must of course be understood that the debt must be extinguished within the life of the improvement.

At the time of this writing Mr. Shinn, who is making a more detailed examination for the Mayor and Council, has not completed his work, but his statement of the Sinking Fund gives

evidence of the fact that he is working in a thorough and systematic manner, and that his work when completed will no doubt accurately reflect the City's financial condition.

He is properly dividing the City funds, first establishing the Sinking Fund as a distinct and separate proposition. He has found that the actual amount due the Sinking Fund based on past appropriations is \$320,835.00, and that of this amount the Sinking Fund Commissioners only have on hand Cash and Bonds to the amount of \$42,822.19, of the last named amount only \$15,575.10 is in Cash and the balance is bonds held by the Commissioners for money loaned to the City for cleaning sewers, the Hudson-Fulton celebration, etc.; all items that are clearly running expenses, and should have been provided for in the annual tax levy, and the only way that these bonds will be converted into cash is by including them in one or more tax levies, which in his accompanying report he recommends.

Mr. Shinn also finds that had this fund been properly administered, taking into account accrued interest, there should have been on hand in Cash and Securities the sum of \$396,694.97 instead of only \$42,822.19, and in order to place this fund in a proper condition, he has had the Mayor and Council issue bonds for the net amount due the fund, which state that payment is to be secured by unpaid taxes, but unless his complete statement will reveal other assets that are good and collectible, these bonds will have to be redeemed by a tax levy; in other words, money which has been once paid into the City Treasury for a specific purpose will have to be paid once more by our tax payers.

### Like A New England Dinner.

During the past years the various Tax Boards have added to the tax-rate from five to eight points, to cover any unpaid taxes, reduction of assessments, etc. No special account was kept of this fund, everything, like, a New England dinner, went into one pot, and no doubt Mr. Shinn will go back in his examination far enough to make a complete statement of this account, and should the debits exceed the credits, it will have to be financed in addition to the Sinking Fund, which account has at this writing been adjusted as before mentioned by a bond issue.

In conclusion it might be well to mention that a thorough examination of the City accounts is a long and tedious operation and when combined with the installation of a new and up-to-date system of accounting the work cannot be accomplished in a few days, so our tax payers will have to be patient, for it is not a simple proposition to replace the City financial house in order. Mr. Shinn's report when issued will be closely scrutinized and if the work is well and faithfully performed, there can be no question but that the Mayor and Council should be commended for placing the City finances in a healthy and understandable condition and establishing an up-to-date system of accounting, so that in the future there will not be a repetition of the unfortunate controversies of the past. An annual audit will be a simple problem, and will assure our citizens that their money is properly accounted for to the last dollar.

# THE FALL RALLY

Interesting Addresses by Mr. Wm. C. Freeman and  
Mr. W. A. Lewis

Those who attended the Fall Rally on September 7th got some good "horse sense," as Vice-President Keuffel put it, in regard to modern advertising and business boosting, the Publicity Committee having secured William C. Freeman, advertising manager of the New York Evening Mail, for a talk on that occasion.

Mr. Freeman's talk was so very interesting that it is printed in this issue of the Bulletin, in full. It is too valuable to summarize it—every member should read it.

George F. Baright, advertising manager of the Prudential Life Insurance Company, was unable to be present on account of the serious illness of his wife. His place was taken by Mr. W. A. Lewis, one of Mr. Freeman's advertising associates of the Evening Mail.

One of the Board of Trade members paid a double compliment when he said:

"Aside from Mr. Freeman's natural bigness, his calibre can be well judged by his business associates—taking Mr. Lewis as an example."

Mr. Lewis gave a very interesting account of a recent trip through the South, and told of the general boom that is going on down there.

The specific part that interested Hobokenites, however, was his account of the rise of Montgomery, Alabama. He told how the people of that city had elected a business man to the office of Mayor, unhampered by politics. He told of the work that that mayor has done—by continuing to ignore politics after he got in office.

He told of fine new streets and sewers.—Sewers! Why shouldn't Hoboken be interested in Mr. Lewis's speech? He told of many other improvements and of the readiness for the city to compete in the world of commerce and manufacturing as a place for new industries to locate.

"The Mayor improved the city—now they are ready to advertise for new industries," said Mr. Lewis.

Another visitor who spoke on advertising, though very briefly, was Charles B. Marsh, of the Cleveland Leader. Mr. Marsh is a member of the Cleveland Chamber of Commerce and told some interesting details of the work in that city.

After the speeches, the meeting was adjourned, very little routine business being taken up.

Mr. Freeman's talk was in part as follows:

**Mr. Wm. C. Freeman's Address.**

MR. PRESIDENT AND GENTLEMEN OF THE BOARD OF TRADE: This speech mak-

ing on my part is a joke. I don't know anything about the Board of Trade or the development of the city, but when Mr. Ivins asked me to come over here and say something, I decided to do so without giving it much thought, simply because you are Jerseymen and I am a Jerseyman, and I always respond to the call of my native State—I will even fight for it. I was born up in Warren County where they raise yearlings like me, good, fat, healthy chaps too.

I dictated to my secretary some observations on city development, and since I do not know anything about it, if you will permit me I will follow this manuscript, not closely, but enough to give me some idea of what I want to say, whether they will be of use to you or not. I hope they may be. It will not take me long.

All of my training after I got out of the school room, after having taught school for nine years in New Jersey—I never taught anywhere outside of New Jersey—has been in the advertising business. And I am such a believer in it that I am sure that if advertising were intelligently applied for the development of the city, it is about the quickest way that I know of to bring that city into prominence.

I regret to say that to-night is the first time I ever set foot on Hoboken soil, except at the Hoboken Terminal. That is my misfortune. I do not know a thing about how to build sewers, or how to pave streets, nor how to erect buildings—nothing of that sort; but I do know from my knowledge of what advertising has done for widely different propositions, that if a vigorous advertising campaign were adopted by Hoboken, it would not be very long before thousands of people who do not know anything about your city now would learn all about Hoboken and her advantages.

Hoboken is technically a part of Greater New York. The markets of the world are open to Hoboken merchants just as they are to New York or Brooklyn merchants, and I see no reason why the merchants in Hoboken cannot buy their merchandise just as cheaply as the merchant in New York or Brooklyn. You have some progressive merchants here. They are doing all they can no doubt to boom your city, but you have not enough of these progressive merchants. There is no reason in the world why the people who live in Hoboken should be compelled to go out of Hoboken for anything they need. The way to keep your people here, to make them spend their money in your home town, the way to make them buy their mer-

---

The sewer problem—HOW TO BUILD IT—will be discussed at the meeting of the Board of Trade to be held Wednesday evening, October 5th. Everybody invited to come and discuss it with us.



chandise from your home merchants, is to interest them through advertising in your home newspaper. And this advertising will not only attract your home people, but it will also attract the strangers who come into Hoboken to use the steamships and railroads. If a man or woman living in Montclair, or Phillipsburg, in Hackensack, Washington, or Dover and even as far as Stroudsburg, Pa., (I mention these places because I am familiar with them all) if these people were to be impressed with the fact that merchants in Hoboken could satisfy them and supply their wants as well as the big New York merchants in the character of the merchandise sold, they would be quite as willing to stop off at Hoboken as to cross under the river to buy their goods. It is all a matter of acquainting the people with what you have.

#### Label Everything "Made in Hoboken."

Another important thing in my judgment would be for every Hoboken manufacturer to label everything sent out from Hoboken, "Made in Hoboken." Every merchant who sent out a package by express should have the goods labeled "Made in Hoboken." Make the name Hoboken strong everywhere.

I should say it would be a good thing to advertise Hoboken as a part of New York, which it really is. We have six million people, approximately, within twenty-five miles of the city of New York, and that is one-fifteenth of the total population of the United States, and these people spend more money than most any other class of people. Now Hoboken merchants, Hoboken business men, Hoboken manufacturers can get their share of this money if they advertise for it, and they can't get it in any other way.

When I first came to New York, about eighteen years ago, one of the things that I noticed was that Brooklyn merchants did not do much advertising in their own town, they did not know of the great volume of trade that lay right at their own door for the asking. But finally they woke up. They began to advertise liberally in their home papers, then to erect big stores, and then to advertise in the New York newspapers. To-day, as you know, there are a half-dozen of the largest stores in Brooklyn that can compete with any stores in the United States; and Hoboken can duplicate that record by adopting the same method of procedure.

I understand that you only have two newspapers in Hoboken, the Observer a daily, and the Inquirer a weekly, although your President tells me to-night that the Jersey City Journal and the Observer cover the whole of Hudson County, and both of them are very strong influential propositions. I know that they are both fair in their advertising rates to the merchants, and that they are supported liberally by every merchant in the town. If I were a Hoboken merchant, if I were able to be one, it seems to me the first thing I would do, would be to capitalize my name and business by a generous use of advertising space in my own newspapers. Of course, advertising my name

or business would not avail unless I backed it up with good merchandise. But I would see to it, if I were the right kind of a merchant, that the merchandise I bought justified every statement I wished to make about it in the columns of the paper. I would make my own people understand that they could buy anything they wanted from me just as cheaply as they could buy it in the United States. There is no reason why it should not be so. Your rents here are lower, your advertising rates are lower, and all the conditions favor any merchant advertising liberally in the home paper without its costing him a greater percentage on the gross business than it costs Mr. Wanamaker. The same rule applies in Hoboken as in New York, or in any other place. Every sane merchant knows he can afford to take out of the gross business a certain percentage for the purposes of promotion, and this expense varies according to the kind of business done. The rule in the dry goods business is, for instance, that the percentage may run from one-half to five per cent. of the gross business. That is to say, if a man does a business of \$250,000, the maximum amount that he should spend would be \$12,500. If he went up to \$350,000, the percentage would be 4%, or \$14,000. Mr. Wanamaker spends, I should say, in publicity of all kinds, about \$750,000 a year; and I think it will surprise some of you gentlemen here to know that that \$750,000 only represents about 3% of the gross business done by Mr. Wanamaker's stores in New York. The reason I mention his stores particularly is because he started down at Ninth Street and Broadway, just as far away from the shopping district, practically, as Hoboken is, yet through the power of advertising and good merchandise he has been able to add another block of stores to the original A. T. Stewart store, and has to-day by far the largest business of any merchant in New York City. That is certainly a good example for any Hoboken man to follow. If a man from Philadelphia, unacquainted with business in New York, can come over here and locate in a new district and do such a business as he is doing what can a Hoboken merchant do in his own town, where his own people are, by giving them goods that are just as cheap and just as good, and saving them the trouble and expense of going to New York to buy!

You must, of course, back up all you say in your advertisement. I am a crank on this subject, and I tell you that advertising should be steady, in the paper every day; that it should be truthful, so there will not be any come-back; none of this bunco business, the kind that advertises "I am going to sell you to-morrow a pair of shoes worth \$3 for \$1.49." Now you know, and I know, that no man alive has ever done this. People do not do business without making a profit. There are occasions, of course, when a man can sell broken lots of merchandise at reduced prices, but you can bank on it 99 times out of a 100 that the man who sells an article at a lower value, has bought the merchandise at a lower price. These "special sales" every Monday in

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The sewer problem—HOW TO FINANCE IT—will be discussed at the meeting of the Board of Trade to be held Wednesday evening, October 5th. Everybody invited to come and discuss it with us.

the week do not go with intelligent people any more.

#### Nucleus of a Boom.

Now suppose that all of the little stores and all of the big stores, the small merchants and the big merchants together vied for the supremacy of Hoboken. Suppose they combined to stir up home enthusiasm. Don't you suppose that Hoboken would grow faster in power than she has grown? This Board of Trade is the nucleus of a boom for Hoboken. I understand that you have a membership of 250 gentlemen. Take 250 earnest, active, business men, every man putting his shoulder to the wheel, and who will estimate the influence you will have! My associate, Mr. W. A. Lewis, who will talk to you of a recent southern trip that he has had, will give you an idea of how they have boomed things down South and how they intend to boom them; how little cities grow from mushroom to big, prosperous, thriving cities. Here in Hoboken your natural advantages are so great. Your industries, your population, your steamship and railroad lines, all combine to make a wonderful little town. (I am not soliciting any advertising from you for our paper.)

Now, really, gentlemen, the only way I know to boost a city is to advertise it. Isn't it logical? I don't see how it could be boosted effectively any other way. One important thing is to make the people of your home town proud of their town. How can you do that? The newspapers are ready to help you, for as a rule newspapers do more for a town in the way of boosting than the merchants give them credit for, particularly in home communities like Hoboken. You put a little more human interest in your newspapers. For instance, "Sarah Jones has returned from the seashore where she has been sojourning for the benefit of her health, and her friends are tendering her a welcome in the form of a surprise party." If we printed anything like that in New York, people would think we had gone crazy, while here in Hoboken that is the kind of news you want. But you must also help these newspapers to help you. It costs money to run a newspaper. Don't beat down on the advertising rates of your papers. When they ask you ten cents a line, pay the price and boom the town. Make it possible for the newspaper publisher to print a newspaper in your city, and make it possible for him to make money as you do.

I understand the population of Hoboken, according to the last census, is something like 75,000. I understand there is not much opportunity for Hoboken to grow, in a manufacturing way, unless you take in some meadow lands. I am not sufficiently acquainted with the territorial limits of your city to know how much space you have for growth in a residential way; but you have enough space to warrant you in inducing people to come here to live. New York, from the Battery up to 42d Street, does not offer much opportunity for people to live in that territory, except on the East Side,

and the hundreds of thousands of people that are doing business in New York from the Battery to 42d Street have got to live somewhere. It would be infinitely more convenient for a great many of them to live in Hoboken than in Harlem or the Bronx. In regard to this phase of it, one of my associates, in talking to Mr. McAdoo, said that when Mr. McAdoo had decided upon a plan of advertising for the Hudson Tunnels Company, that he had tried to get some Hoboken merchants to co-operate with him in an advertising campaign. But I understand that Hoboken was not willing to pay its share of the co-operative plan proposed.

Now Hoboken is only ten minutes from New York. Its rentals must be much lower than those in New York, and there is no reason why people cannot be induced to move to Hoboken, provided you give them clean streets, good sanitary conditions, good buildings, good schools and modernly equipped homes; and when you get them here, is there any reason why you cannot hold their money here for all the necessities of life,—shoes, food, clothing, and everything that everybody needs all of the time? Is there any difference between convincing advertising in Hoboken and convincing advertising in New York, or Philadelphia, or any other place? Are not the Hoboken people quite as intelligent as the people of any other place on the earth? I think they are. Back of it all, sure as you are born, is good advertising.

#### The Strength of a City.

But, after all, the strength of a city is the loyalty of that city's people, the people who live there and enjoy its advantages. The only way to stir up their loyalty and enthusiasm is to get them to understand what it means to be loyal, to constantly pump into them facts about the city, what the municipal government is doing to better the city, and what the merchants are doing to supply the citizens with the best grade of goods; what your hotels and restaurants are doing, and what your places of amusement are doing. All these things should be done to hold the attention of your people. Don't let them wander away from home. A community to thrive must have the backing of the people in that community, and the only way to obtain the backing of the people is to stir them up and to keep on stirring them up. How can this best be done? Can it not be done first, by liberally supporting your home newspapers? Now, supposing it could be arranged to assess every man, woman and child in the city of Hoboken ten cents a month to boom the city in which they live, the city of which they are proud. That would give you a fund of \$90,000 a year. What could you not do with such an amount? Just to give you an idea of the amount of publicity that you could obtain in New York newspapers, you could use one full column of human interest story about your city twice a month in each of the following newspapers, and pay them their long rate at that: The New York Times, Herald, Ameri-

The sewer problem—WHAT IT MEANS TO THE INDUSTRIAL DEVELOPMENT OF HOBOKEN—will be discussed at the meeting of the Board of Trade to be held Wednesday evening, October 5th. Everybody invited to come and discuss it with us.



can, World, Press, Sun, Tribune, Evening Journal, Evening World, Evening Sun, Evening Mail, Evening Telegram, Evening Globe, Evening Post, Brooklyn Eagle and Brooklyn Standard Union. Sixteen newspapers! That is to say, thirty-two times a month you would make your bow to the New York public, and the cost for one year would be only \$39,400. You would not think it possible for anyone to buy that amount of publicity in New York newspapers for that amount of money, but you can, and even for a little less, because you would earn some discount by using so much space every year. All this can be done by collecting the small amount of ten cents a month from every individual in Hoboken. Some families, perhaps, could not afford this ten cents a month, and some could afford a great deal more; so let the latter class contribute the assessment of the poor people who could not afford to pay their share.

Now if you did raise \$90,000, and you thought it would be wise to use New York newspapers, you could take up advertising serially in cities of large population like Chicago, St. Louis, Washington, Baltimore, etc., and you could get a fine representation in all of these cities. At the end of the year you would be astonished to find how many more people would know Hoboken, instead of the very few who merely know it as the place they sail from, or where they take their trains. Is \$1.20 per capita a year a great amount of money to spend, do you think? Don't you think every man, woman and child should have \$1.20 worth of pride in the city?

Of course, it is no use advertising if the city is not in a position to back up all it says in its advertisement, and I presume that it is the purpose of the Board of the Trade to create conditions that will attract people to this city. But, on the other hand, this Board of Trade cannot do anything unless it is in turn backed up by the people, and endorsed cordially by the municipal government.

The home spirit is the real basis for the development of any community, and if that spirit is rife, if there is enthusiasm and pride in one's community, there can be no doubt about its eventual welfare.

#### Mr. W. A. Lewis' Address.

Upon being suitably introduced by President Jagels Mr. Lewis spoke in part as follows:

I was very much impressed as I came into this room to-night to think that on a warm summer's night there should be such a room full of intelligent and earnest men gathered together to discuss, or rather to listen to a discussion of their welfare. I was attracted as I came up the street from the tunnel by the sign on this window, a landmark, an evidence of public spirit, an insignia of civic pride.

Somehow or other within the last few weeks I have become very much enthused over the subject of civic pride, because I have been brought face to face with it in a section where

I did not expect to find it. It was literally thrust under my nose.

I was amazed to find in the southern-most part of this country the metropolitan spirit, the progressive spirit, the high ambition of a people who have been characterized during the last forty years for their sluggishness and lack of ambition. I was amazed at their evolution into a wondrous population, able in development and growth to compete with the largest cities in this country. The specific example presented by this city makes probably as good a story as I can quote.

#### The City of Montgomery.

I happened to be in a prominent city in Alabama, I will not call the city by name, because I will have to make a comparison later, but in this city, the proprietor of a hotel came to me and said that the mayor of the city of Montgomery would like to meet me.

On being introduced, he said to me: "I would like to have you come and see my town before you go back North."

I accepted the invitation. When I got to Montgomery and reached my hotel the mayor said: "I am going to take you out to-day, and I am going to show you this little city of ours and what we have done here in the little matter of ten months; and if I am obliged to say that all this has been brought about since I became mayor, it is simply to emphasize the expression of a spirit that I wanted to interject into this community; and it was for this reason only that I wished to be mayor."

In the afternoon, knowing that I was to meet the mayor later, I got into conversation with the motorman of the car on which I rode. I said to him: "What kind of a chap is this Mayor Gunter? Is he rather a popular man?" And he answered: "You bet your life he is." "Why?" "Because he does things." "But," I said, "is he a politician?" "No." "How did they come to make him mayor?" "Because he was not a politician; his brother was, and so they elected him."

I afterwards found in conversation with the mayor that this was true. The mayor said the reason that these motormen and street car fellows were for him was because he had seen to it that the street car companies did things for their men that are square and right and fair.

### NOTICE TO ADVERTISERS

All changes of advertising copy should reach the Board of Trade office NOT later than the tenth (10th) of the month to insure insertion.

The sewer problem—WHAT IT MEANS TO THE ADVANCEMENT OF HEALTH CONDITIONS IN HOBOKEN—will be discussed at the meeting of the Board of Trade to be held Wednesday evening, October 5th. Everybody invited to come and discuss it with us.

The machine in which we rode that afternoon carried us over 60 miles of highways, every inch of which was as level as this floor. Eight different roads, county roads, leading out of the city of Montgomery, radiating like the spokes in a wheel in all directions, and all these roads kept up to a degree of perfection and proficiency that is not even surpassed by the fine roads of Jersey, and constructed of a material that is not as adaptable to highways as the soil of Jersey.

### The Eig Red Key.

Montgomery has eight railroad lines coming into a central depot, and Mayor Gunter has had put up over the bank of the river just opposite that depot where every man or woman who enters or leaves the city by train during the night must see it, this sign, thirty feet high and thirty feet broad:

"MONTGOMERY," then a big red key, "YOUR OPPORTUNITY."

This is kept burning every night in the week, and the hundreds and thousands of people who pass through Montgomery cannot fail to see that sign, because every train stops at the station for 10 or 15 minutes.

Since Mayor Gunter has been elected he has given a contract for the paving of every un-paved street in the city.

Ever since he was a boy they have been taking their garbage down to the bank of the river 365 days of the year—a noxious offense in the nostrils of the people.

On his own initiative Mayor Gunter came to New York to purchase the most approved and efficient garbage consuming plant that could be devised, and he hopes that it will be installed before he goes out of office on the 31st of December.

The water in Montgomery is from artesian wells, the deepest being 1600 feet.

All roads approaching the city he has ordered oiled, and they are kept oiled, too.

And yet Montgomery has only a population of 45,000. There is as much electricity burned in the city of Montgomery, according to the statistics of consumption, as in any city in this country twice its size.

In the square which is in the heart of the town there is an immense arch stretched, where the electricity burns every night: "WELCOME TO OUR CITY," and anybody coming into the city by train cannot fail to see that sign.

There are 35 miles of highways in the city of Montgomery, and 29 miles of street car surface. Now, Mayor Gunter's argument is this: It is no use to ask people to come to this town, there is no hope of keeping the people in the town, unless we prepare this city to compare favorably with any other city in the country. The welfare side of these people must be looked at, for it is not alone necessary to let a man have an opportunity to make a living, but the welfare side of his nature needs looking after just as surely.

### The Welfare Side.

His churches, his lodges, the public utilities,

the schools for his children, the social life for his family, the convenience of traveling, the comfortable easy pavements he has to walk on, the wholesome water, the sanitary conditions of the city, the diminution of the rate of mortality; everything that pertains to the welfare side of the man's life must be considered just as important and just as essential as the opportunity for him to earn a livelihood.

Consequently, Mayor Gunter takes the ground that the preparations he has made, and is making, and will not stop making until his office terminates on the 31st of December, will make the city of Montgomery so attractive that when the new mayor arrives he will find a finished town—not a town in process of completion, but one that contains everything a man requires to make himself comfortable.

"Now," he says, "we have some talking points. I have been unwilling that publicity pertaining to the city should take place until this completeness of detail was brought up, until we do something to talk about; until the man with a view of establishing his business in Montgomery can say: 'The rents are low enough and I can get my electrical power cheap enough, but what provision can I have for the housing of my skilled labor, what lodges for my employees? What are the provisions here for my children's schooling, what social life will my wife find here?'"

*(Continued on page 14.)*

## We Are Ready to Defend Our Professions by Performance

### Our Professions Are

#### PRINTING

Fine and Prices  
Fair

#### DELIVERY

Prompt

#### QUALITY and QUANTITY

As Ordered

Anything from a Card  
to a Catalogue

ROCKWELL PRINTING CO.

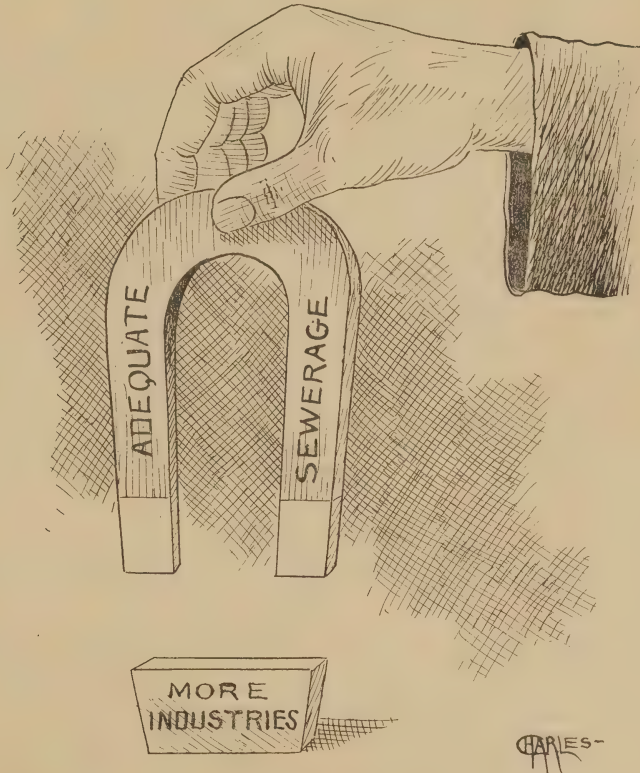
1112 Clinton St., Hoboken, N. J.



The sewer problem—WILL YOU HELP WORK IT OUT?—will be discussed at the meeting of the Board of Trade to be held Wednesday evening, October 5th. Everybody invited to come and discuss it with us.



## THE MAGNET



## SEWERAGE.

If the sewer problem in Hoboken were only a matter of industrial development—the drainage of land, now waste, so that it would be possible to build new factories in the large northwest expanse of our city—there would be plenty of reason for the immediate building of a system to meet these requirements.

But when we add to this view point the humanitarian health problem for those who are already living in the city, the industrial importance, with all that financial development means, is overshadowed.

We are not trying to blind anyone to the fact that Hoboken needs more factories, and it is unnecessary to state that the northwestern section cannot be used for those purposes until there is a proper drainage system to carry off surface water.

Drainage simply means, that a factory can discharge waste water into a sewer so that it will not “back up” and create a nuisance; it

means that rain water, after it has fallen, will not stand in pools all over the city and fill up cellars and basements.

All the discomfort and ill-health and loss to property that has been tolerated in the lowlands of the Third, Fourth and Fifth Wards would be done away with, and with renewed industrial vigor for our city would come renewed physical vigor for its inhabitants.

The sewer question is to be discussed at the next meeting of the Board of Trade—discussed from as many sides as possible. The humanitarian point of view will not be lost sight of in the rush for industrial development, and for that reason our citizens at large should understand what an adequate sewerage system would mean to Hoboken.

Everybody is invited to attend on Wednesday evening, October 5th, at 202 Washington Street, the new headquarters.

# BOARD OF TRADE BULLETIN

ISSUED MONTHLY BY THE

## HOBOKEN BOARD of TRADE

At No. 202 Washington St.,

Hoboken, N. J.

Telephone 555 Hoboken

NOTICE TO ADVERTISERS—Changes of copy should reach this office not later than the 10th of each month to insure insertion.

ADVERTISING RATES furnished upon request.

SAMPLE COPIES sent prepaid for the asking.

Members may secure extra copies of the Bulletin by addressing the Secretary.



SEPTEMBER, 1910

OFFICERS	TRUSTEES
C. H. C. JAGELS	E. H. Horwood
President	Henry C. Steneck
W. L. E. KEUFFEL	A. G. Weissenborn
1st Vice-President	Dr. Samuel A. Helfer
M. H. BAUMGARTEN	John F. O'Hara
2nd Vice-President	C. Alfred Burhorn
HENRY C. STENECK	A. T. Pflugh
Treasurer	E. W. Martin
RUDOLPH SCHROEDER	Adolph Lankering
Secretary	

Have you seen the new headquarters of the Board of Trade at 202 Washington Street? Drop in any time. Make use of them for the transaction of business. It is the pivotal business location of Hoboken.

A full list of the membership will be printed in each number of the Bulletin and all members are requested to keep it up to date and correct.

The Board of Trade should take up for serious consideration the advisability of perfecting a comprehensive plan to advertise Hoboken. Other live cities throughout the country are advertising and advertising extensively. It may surprise some to learn of the amount spent elsewhere. The following table shows the amount spent by a few cities:

Buffalo,	\$100,000.
Parkersburgh, W. Va.,	100,000.
Portland, Me.,	50,000.
Poughkeepsie,	50,000.
Memphis,	50,000.
Houston, Texas,	35,000.
Des Moines,	30,000.
Huntington, W. Va.,	25,000.
Minneapolis,	20,000.
St. Paul,	15,000.

Other cities like Omaha, Seattle, Galveston and Dallas are also spending large sums of money and Binghamton is now to follow suit. How about Hoboken?

Everybody seems to have very positive views on the question of sewerage. Come to the October meeting and give the Board the benefit of your ideas. Unless you assist the Board to solve this problem you should forever after hold your peace. If you fail to help now you have no license to criticise later.

The Board of Public Utility Commissioners had not, at the time of going to press, rendered any decision in the matter of the Hoboken Manufacturers R. R. Co.

### WILLIAM C. FREEMAN.

Just imagine the force for good that could have been exerted by William C. Freeman in the world of politics—if he had bent his energies in that direction. A man of his vigor and high principles, a man of his brains and courage, a man of great magnetism, he must have risen to the ranks of our country's greatest statesmen—if he had gone in for that sort of thing.

Yet, for those who realize that there are problems in advertising as big as the tariff; reforms as important as the wiping out of public "graft;" "Insurgency" that means more than the downing of a set of political "bosses;" it is very satisfying that this man did not take to politics and statesmanship.

An unjust tariff takes no more from the pockets of the poor and the middle class—and the rich—than does dishonest advertising. If a few "graffers" steal a million dollars in a big city it means a few cents per capita, admitting in addition of course, the bad moral effect.

But when we turn to the good and the bad that can be done through advertising, we have a problem, the proportions of which cannot be estimated even by those most familiar with the subject. The scope is so broad and the evil of dishonest advertising had been carried so far that it is a marvel that so much has been accomplished in the way of reform in a short time.

Maybe all of us don't realize it yet, but there is a reform movement on foot in advertising, and it is moving much faster than any political reform, even though there isn't so much noise about it.

Only a few years ago "everything went" in advertising—it was simply a matter of paying the rates. Advertising had sprung up much quicker than politics, and nobody stopped, for many years, to pay attention to the growth of the evils that have sprung up with it.

Lay down your coin to the advertising man, and you could inveigle a hard working man to invest his last dollar in mining stock that wasn't worth shucks; pay the advertising rates and you could reap a harvest of dimes that would make you rich—selling an unseen two-cent article for five times its value; pay cash in advance and the columns of an otherwise respectable newspaper would promote immorality under the guise of matrimony, or even murder under guise of "stenography," as in the recent Wolter case. The rates!—that was all—pay the rates and you could lie about your merchandise; you could tell the people your dress goods was reduced from \$1 a yard to 48 cents, or anything else you chose. Pay the rates and you could fool millions of people 365 days a year.

Who ever thought, even five years ago, that there would be such a hullabaloo about advertising. Political reforms have stolen most of the loudest thunder, but the fight is on and William C. Freeman is right in the thick of it, and has been for a long time. He runs a daily "Advertising Talk" in the New York Evening Mail, in which he takes up advertising reform, along with many other interesting phases of the game. These talks have been printed daily for the past year or so, and have gained such widespread interest that eight or ten newspapers in various parts of the United



States are now printing these same "talks."

The Mail also has a department called the "Blue List," and every advertisement in that department has to undergo the most careful investigation before it is printed. It is, when published practically, a guaranteed advertisement. Over 2800 advertisements have been printed in the 18 months of its existence, and there hasn't been a single "come-back."

That shows the care and intelligence—the remarkable ability—of Mr. Freeman's able assistant, Mr. Lewis, who gave us such a helpful and able address on the 7th and who is in personal charge of the "Blue List."

The soil has been broken and a great deal has been done toward clean, honest, decent, moral, comprehensive, educational, money-saving advertising, and of the many who are engaged in the warfare, none—to our

knowledge—is accomplishing more than William C. Freeman and the Evening Mail.

Better than going into politics is this work, for there is so much to be done, and so comparatively few capable of leading the way. There are the Roosevelts and Tafts and Hughes for statesmen, and lots of able assistants for cleaner politics—but a Freeman was needed in the advertising field, and a Freeman was provided.

This man came to Hoboken and gave us one full evening of his time and brains to help in the work of booming our city. Is it too much to ask those of our members who use advertising to help him in his great work? We couldn't repay him in a more fitting manner than to be careful of our advertising, avoiding deception, misrepresentation and dishonesty.

## PRESIDENT'S COLUMN.

Although the evening was very warm the opening meeting was quite well attended, but we missed a great number of our members who are usually present. The country, the seashore and the heat combined to keep the attendance down, although about 100 representative business men of the city enjoyed the three interesting addresses. Don't forget the October meeting; encourage the work of the Board by a large attendance!

I shall await the next meeting on October 5th with great interest. That meeting will tell the tale as to how successful the work of the Board will be this year. If you are going to do your part you will be present, if you intend to let others do the work, there will be a vacant chair and that will speak more eloquently than excuses.

Every business man, property owner and manufacturer, is interested in a proper sewerage system for Hoboken. The meadow district cannot be developed without it and at the next meeting it will be discussed from a constructive, health and financial point of view by men who know their subject and can speak with authority. Be sure you are there and give the matter some thought so that you can take your part in the discussion.

The Publicity Committee requires an addition to its membership. We want a few more willing workers to write and speak for the Bulletin. Who will volunteer?

The Tax list just issued is causing quite some comment and has been favorably received. Just another quiet and effective illustration of the work done by the Board. Former President Horwood during whose administration the work was authorized and started and also former Mayor Lankering, Chairman of the Committee on Taxation and Assessments deserve great credit for their effective work.

Now, that we are about to commence the active work of the Board for the coming year I want to address a serious word to the membership, and ask for careful consideration. The Board of Trade occupies a unique position

among the civic organizations of our city. It is non-political in character, has absolutely no legislative power in any of the city affairs, and must depend for its financial support upon its dues and the public spirit of its membership. It can only accomplish its purpose by concentrating public opinion on a given subject and that when it speaks in an official capacity it will receive that consideration from public officials which is due a large and representative body of taxpayers and business men.

Do you take your membership in the Board seriously?

Do you realize that you owe a great debt to your city?

Are you willing to measure up to your responsibilities—the responsibilities of good citizenship?

If so it is your duty to attend every meeting of the Board and by your presence and with your voice show that you take an interest in the material development of your city. Wake up! Play your part in the doings of the day! There is no place in this world for "What can I do?" "It can't be done." "Why don't somebody do it" sort of men.

Take yourself more seriously, don't be one of the garden truck variety of men, don't go to seed, wake up and work, and give the Board of Trade the benefit of your brains in order that our city may be developed and governed in accordance with modern ideas of progress.

The Building Code Committee have also been hard at work during the months when most people think only of vacations. They digested every section of the code and have submitted numerous amendments to the Mayor and Council for their consideration. If the code had been adopted as submitted it would have been impossible for a property owner to rebuild his frame building located within the new fire lines should it take fire and be one half destroyed. The Insurance Company would only pay for the actual damage, and the property owner would lose the rest. This would come rather hard on a man who had his entire fortune so invested, and in many cases would lead to absolute ruin. The Mayor and Council will no doubt give this code their most careful consideration.

### AN AGGRESSIVE ADVERTISER— MR. HERMAN GEISMAR.

If Hoboken had about 50 merchants, of the type of Herman Geismar, this old town would be the metropolis of Hudson County.

For instance: Mr. Geismar went to Buffalo on business about the first of September with the expectation that he would be able to get back home in time to hear William C. Freeman at the Fall Rally for Business men, September 7th. On September 6th, his business was not yet finished but he made up his mind to attend that Rally. He got busy on the telephone and notified certain business men in Buffalo that he must leave their city on the morning of the 7th. He made business engagements for the night of the 6th, worked a greater part of the night, and caught an early train on the 7th. He reached Jersey City about 8 o'clock and started direct to the Board of Trade's new headquarters.

And he declares that the result was worth the effort.

Had he gone along in the usual gait, he would have wound up his business in Buffalo on the evening of the 7th, and reached Hoboken about 12 hours after the Rally. He "put on steam," finished his business and got the benefit of hearing three crackerjack advertising men—an opportunity that Hoboken business men seldom, if ever get.

And yet there were over 150 members of the Board of Trade, probably within a five cent fare of the new headquarters, who either failed to go or else allowed less important engagements keep them away.

Is it any wonder that Herman Geismar, in 23 years has grown from the little hat store, 18x20 feet, until now he owns a fine store, 50x100 with a basement used for a shoe department? That's his own store.

In addition, he is a partner in the Geismar-Meyer department store, 50 feet front on Washington Street, running through the entire block to Bloomfield Street, three stories and basement.

Some people have tried to throw cold water on the enterprise of this firm, circulating stories that the building was for sale—that they "couldn't make it go."

Here's what Mr. Geismar has to say:

"We have been in business as a department store for five years. We opened our new store three years ago during the panic and we are still alive. More than that, we did more business in August, 1910, than any August we have had. This surprised even me, because of the complaint people are making about business.

"Our store is not for sale, and can't be bought for ten times what it cost us. About two months ago I bought a piece of property near

First Street and I wouldn't sell that for ten times what I paid for it.

"Mr. Freeman hit the key-note of things when he said that Hoboken can have the same experience that Brooklyn has had, in a business way. That idea struck me about two years ago, and I have been training every energy with that end in view.

"It's coming, sure as guns. Maybe the business men won't help enough, but it will come—I know some things that some others may not know."

Mr. Geismar is the kind of a man who thinks of other things than business. He believes in early closing and when the first of August came around he stuck a sign in his window that read like this:

"The employees require rest and recreation during the summer months,—so does the boss. This store will close at 6 o'clock during August!"

Bragg & Co., Smith Bros., Heath & Co., Chas. Weber, Rudolph's Millinery and a few others followed suit.

Most others kept open till 8 and 9 o'clock.

Herman Geismar has been in Hoboken 23 years. He believes in Hoboken; he has made a success of business where others have become discouraged or failed.

This little story is intended to serve two purposes: To further encourage a man of Mr. Geismar's type, and to urge others on to get some of his courage. He believes in advertising and he is always willing to learn new things. That's why he hurried up his business in Buffalo so he could learn more about advertising.

Subscribe to the Bulletin.

Send in news items.

## YOU'LL ALWAYS FIND

All the newest ideas and a plentiful assortment in either  
**Hats, Shoes or Furnishings at**

**Bragg's**

"THEY MAKE HATS"

302 WASHINGTON ST., HOBOKEN

where good merchandise and honest prices  
always prevail.

## ROBERT R. RIESER REAL ESTATE AND FIRE INSURANCE

52 NEWARK STREET, HOBOKEN, N. J.



### THE TAX LIST.

The Tax List has been published and has been distributed to the members of the Board. The most cursory examination of this volume of 150 pages will show the immense amount of labor expended in preparing the same for publication. The Committee on Taxation and Assessments who undertook the work should receive unstinted praise for the manner in which they have performed their arduous duties. To the Chairman, former Mayor Lankering, especial credit is due, because upon his shoulders largely fell the burden of the details incident to the publication.

The Tax List contains an accurate and complete statement of all items of real and personal property taxed. It gives as full a statement as is shown on the books of the City.

In giving the particulars regarding a piece of real estate the Tax List gives the name of the owner; the street number of the house, the block number of the land; the new and old lot numbers; the dimensions of the ground; the value of the land; the value of the improvements; the total valuation; the amount of taxes paid; and the ward in which the property is located.

With regard to the personal property, the Tax List shows the name and address of the person paying the taxes, also the value of the chattels upon which the taxes are paid and likewise the amount paid.

The publication of this Tax List is one of the most valuable things that the Board of Trade has yet done. It will do more than any one thing to bring about equal taxation in this city. If any person is under-taxed or if any person is over-taxed this list will reveal that fact.

The Tax List has been distributed to the members of the Board free of charge. To all other persons desiring a copy the nominal charge of 50 cents is made although the publication has cost the Board in the neighborhood of \$300. This book is of inestimable value to the tax payer and he should not fail to possess himself of a copy.

On receipt of 50 cents the Secretary will mail a copy to anybody, anywhere.

### FINANCIAL STATEMENT REPRINTED.

We are inserting in this issue a leaflet at the request of Mr. Thomas Cullen Roberts, the expert accountant whose report of the city's financial condition appeared in our August number. This leaflet is a reprint of the "Trial Balance from the Treasurer's Books" and the "Financial Statement of the City of Hoboken" which appear on pages 19, 20 and 21 of our August Number. The arrangement of these statements in our August Number was not as clear as it should have been and therefore this reprint is sent to all of the members.

### SPEAKERS ENTERTAINED.

The Speakers at the rally were entertained at a little dinner at Meyers Hotel, before the Rally on the 7th. It was Mr. Freeman's first visit to Hoboken, and the strains of a German band caught his fancy at once. Mr. Marsh, from Cleveland, liked the general spirit of Hoboken.

After the Rally, the speakers were again entertained at Meyer's, several business men joining the group. Mr. Freeman and Mr. Lewis were mightily interesting in their conversation all of which bore on advertising.

The Board rooms are for the use of the members of the Board of Trade at any time they may desire to hold a meeting of business interest, or any interest whatsoever. There is room provided for that purpose. They are welcome to it and we certainly hope they will make frequent use of the same.

## BUSINESS MEN!!



DO YOU KNOW  
THAT the continuous  
strain on your EYES  
is DANGEROUS to  
your health?

WE MAKE A SPECIALTY OF EYES  
Consult us FIRST

HUDSON OPTICAL CO.

68-70 Hudson St. [Terminal Bldg.] Hoboken, N. J.

Union Hill Branch, 268 Bergenline Avenue

## THE BUSINESS MAN GETS HIS INNINGS HERE



As well as the Householder, that is to say, Office Desks, Chairs, Tables and Filing Devices are here to meet every requirement. We have a splendid assortment of just such goods and sell closer than exclusive office furniture dealers.

THE FRANK CORDTS  
FURNITURE CO.

Washington, Second  
and Bloomfield Sts.,  
HOBOKEN, N. J.

'Phone 17

**ADDRESS OF MR. W. A. LEWIS***(Continued from page 8.)*

The business man of today considers these things, and down in that southern city, as I have said, with less than 45,000 inhabitants, you will find the embodiment of the same metropolitan spirit that you will find exemplified north of the Mason and Dixon line.

**The Unnamed City.**

Now, the city that I had to make the invidious comparison with—I talked to the mayor of that city before seeing Mayor Gunter and he said to me: "You know I am going to have my third term on the first of November. I went in unanimously. Between you and me, I am the Croker of this town. But we have no public spirit here, we do nothing unless you Yankees come down here and do it. We never do anything. Our people get a fist full of bonds and cash them and that is the end. You could not get them to invest a dollar in anything."

That town is nearly three times the size of Montgomery. They have grade crossings over the streets, and the public parks are full of beggars. I was besieged by the relics of five old families there. One told me that a northern gentleman handed him a two dollar bill, but I didn't fall for it. There is poverty, there is idleness and indolence; there is failure. One of the biggest merchants in the town told me that politics had that city by the throat.

A broad, splendid civic pride has its arms under the shoulders of Montgomery. The one man in the political city beat himself on the breast and boasted that he was in for a third term. The mayor of the other city said: "I will finish my task on the 31st of December and then I will have done my duty."

**Hoboken's Opportunity.**

What is the lesson?

I am sure that the political enthrallment of the unnamed city does not pertain to Hoboken. The splendid civic pride, the earnest desire to do things, the aim and purpose to be worthy of comparison with any other metropolis, is the spirit that prompts me to talk about Montgomery. I can never stop talking about what I saw there.

Now that same civic pride should be yours, that same desire to excel, to complete a per-

fect city, to make it everything that you estimable people appreciate and that your families enjoy, so that you can point out to the visitor who comes to locate here the advantages of a home in your city.

Your accommodations of a social and welfare nature that I have referred to are the elements that go to make up the worth-while purpose that Mr. Freeman has pointed out to you in the theme of talking points to advertise. You have plenty of them, as he has said.

This city is part of Greater New York. It ought to be, and must be to a very great extent, the home part of New York City. Hence it must be the welfare elements that I have referred to, to which you must give particular attention. These I am sure you are providing for. In that event, the campaign of publicity that Mr. Freeman has mapped out for you is the campaign of publicity, or a similar one, that Mayor Gunter is considering for the city of Montgomery.

"When our street cars are running properly, and our streets are well paved and the water supply pure, and the schools and churches in good condition; when our garbage is no longer a menace to the health of the citizens; when we have a good clean comfortable city for a workman to live in, then," says Mayor Gunter, "I am ready to blow about Montgomery."

I am sure, according to the same specifications, that you people of this town will be able for the same reasons to blow about Hoboken.

Hoboken's Popular Shopping Emporium  
Distinguished for HONEST QUALITY  
and FAIR PRICES :: :: :: ::

## The Up-Town Department Store

MAX POLESIE, Proprietor

1028-32 Washington Street

"The Always Busy Store"



## REAL ESTATE AND INSURANCE

1122 Washington Street  
Hoboken, N. J.

We have several fine houses on Hudson Street that can be purchased at reasonable prices; also several fine investment properties on upper Washington and Bloomfield Streets; building sites 60 x 115 feet on Castle Point Terrace, and 60 x 110 feet on upper Hudson Street.

SEE OUR FOR SALE LIST



## NEW MEMBERS.

The following members were elected at the June meeting:

**The First National Bank.** This bank is one of the oldest banking institutions in this city. Its new marble building located at Newark and Hudson Streets, into which it moved a few months ago is not only a work of architectural beauty, but it would do credit to any city in this country. Its President, Mr. Charles F. Mattlage, is one of the oldest and most respected citizens of this city. He is a member of the Board of Trade and has always taken a live interest in everything that contributes to the welfare of Hoboken.

**Robert R. Rieser.** Mr. Rieser is engaged in the Real Estate and Insurance business at 54 Newark Street. He is an old-time resident of this city and one of Hoboken's aggressive young Real Estate men.

**Gustave M. Meiners.** Mr. Meiners was, until recently, associated with his father in the jewelry business at 306 Washington Street. Mr. Meiners is now located at the corner of Hudson Place and River Street, in the Second National Bank Building, where he is conducting a diamond and jewelry business. He is the watch inspector for the Hudson Tunnels, Erie, West Shore and Lackawanna Railroads.

**Dr. Thomas C. McNamara.** Dr. McNamara is one of our well known physicians, having his office at 611 Hudson Street. He is at present one of the Tax Commissioners from the Second Ward and has always taken a very great interest in the city's affairs.

**Wm. T. Braun.** Mr. Braun is Treasurer of the Hotopp Varnish Co., located at First and Marshall Streets. He resides on Sherman Place, Jersey City.

The following members were elected at the September meeting:

**John D. Pierson.** Mr. Pierson is a lawyer with offices in the Savings Bank Building. He is a well known practitioner in this city.

**Wm. J. Mohn, Jr.** Mr. Mohn is in the stove business and also does sheet metal and copper work, and repairing of all kinds. He has his place of business at 327 Washington Street.

**Peter Planert.** Mr. Planert is a hotel proprietor, conducting the well known Fischer's Hotel at 41 First Street.

**Hoboken Trust Company.** This bank is one of the strongest financial institutions of Ho-

boken. It is located at Fourteenth and Washington Streets, in the midst of a prosperous territory where, until recently, no banking facilities could be had. Its President, Mr. Charles Fall, is one of the founders of the Board of Trade and he has always taken a very great interest in our work.

## PERSONAL NOTES.

Former Mayor Lankering who recently underwent an operation for appendicitis is now convalescing and it is expected that he will be able to resume his business in a few days.

Mr. Henry Steneck has just returned from a short trip to the Adirondacks.

Mr. Max Schalscha, Chairman of our Building Code Committee and President of the Union Iron Works has just completed a two weeks' business trip through the Middle West touching at such cities as Cleveland, Toledo and Chicago, and covering the entire State of Indiana.

Mr. R. R. Debacher, of Wm. Schimper & Co., left on September 4th on a hunting trip to Nova Scotia to be gone until October 1st.

Mr. Palmer Campbell, one of our Trustees, left on the 15th of September for a brief trip abroad. He went by way of the Scandinavian American Line and will stop in Finland, St. Petersburg, Rotterdam, and perhaps Bremen and Hamburg. His is a combination business and pleasure trip and he is expected to return about October 15th.

THE  
**LINING STORE**  
316 WASHINGTON ST.  
HOBOKEN

THE ONLY SPECIALTY HOUSE IN  
HUDSON COUNTY AND THE  
LARGEST OF ITS KIND IN  
THE STATE.

## Board Members, Read This!

Gentlemen: The time of year to buy **bargains** in houses is at hand. If you are looking for a profitable investment give me an opportunity of showing you some really good ones. Ten and twenty-family houses, private residences and two and three-family houses in Hoboken, West Hoboken, Jersey City Heights and various other places to offer you.

**WALTER P. WARBOLD**

**Real Estate and Insurance**

68-70 HUDSON STREET

HOBOKEN, N. J.

### AUTOMOBILE COAL TRUCKS.

Jagels and Bellis are considering an important change in their transportation department. A Packard three-ton automobile truck with a new style of body has been ordered and will be delivered within six weeks. If after a thorough trial it will prove successful they will reorganize their entire equipment on the basis of automobile delivery.

### CORDTS AND BERNHARDT IMPROVEMENTS.

The business center of Hoboken, with the new Board of Trade headquarters at 202 Washington Street, as the pivotal point, has been very much improved by the new conditions of the Frank Cordts properties. The new Cordts Furniture Store is a credit to Hoboken, and such enterprises should receive the patronage of our people. The rebuilt building is four stories high, runs through from Washington to Bloomfield Streets with an "L" which opens on Second Street.

The old corner store vacated by the Cordts Furniture Co., has been also greatly improved by the new lessee, George A. Bernhardt. It is a five story brick building, and is used as a cafe on the first floor, with other floors devoted to lodge rooms, singing societies, etc., and a big and handsome banquet room for public functions. In the basement are bowling alleys.

The improvement to these two properties is a big advance for the pivotal location of Hoboken.

### HENDBERG, FLORIST.

One of the finest stores in Hoboken—one that sizes up well, even with New York stores of its kind—is the M. Hendberg floral store. The Hendbergs have been in business a long time, and they know the business. Their artistic taste has enabled them to cater to the best trade, not only in Hoboken, but outside of it, too, and their handsome new store is one of the beauty spots of our city.

### CITIZENS ASSOCIATION WILL HELP.

The following resolution was recently adopted by the Executive Committee of the Citizens Association:

WHEREAS a dispute has arisen as to the respective rights of the Tax Board and the Mayor and Council regarding the preparation of the tax budget and fixing the amount to be raised by taxation, and,

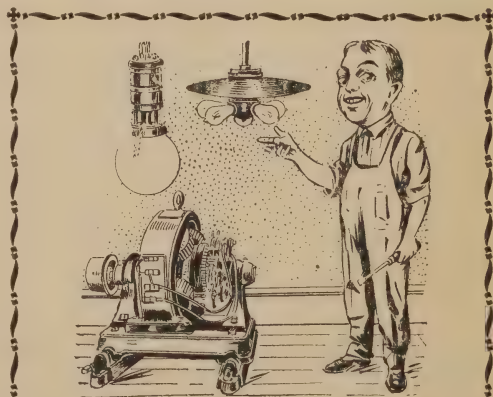
WHEREAS we deem it of importance to the City of Hoboken that there should be no future question in this regard and that the same should be decided by the Court as speedily as possible,

RESOLVED, That we approve of the action of the Board of Trade taken in this matter and that this association render any assistance that lies in its power to have said question determined.

It is expected that the legality of the action taken by the Council in superseding the Tax Commissioners in the preparation of the Budget will shortly be brought to the attention of the Supreme Court for review.

### TIETJE & CHRIST TO BUILD.

Tietje & Christ, one of the oldest furniture houses in this county, have found their present quarters at 258 First Street, between Park and Willow Avenues, inadequate for their growing business, and they have therefore been obliged to seek larger quarters. Mr. Tietje has recently purchased the buildings on the S. W. corner of First Street and Park Avenue, which are now being renovated, and a four-story building erected to be used exclusively for furniture. The new building will have a frontage of 70 feet on First Street, and 60 feet on Park Avenue. No expense is being spared in equipping the building with every modern convenience, including electric elevators, and when completed the building will be one of the most up-to-date in this county. Tietje & Christ stand in the fore-rank of our aggressive and progressive merchants.



### Electric Motors Repaired Day or Night

We make a specialty of repairing Electric Motors of every make and kind. Should you have a break-down you may have it properly attended to almost immediately—day or night—without sending to New York for so-called experts, as we have a well equipped plant and a large staff of electrical mechanics for just such needs. We solicit a trial, and assure honest service at a reasonable charge.

### CROSS ELECTRIC CO.

1007 Grand St., Hoboken, N. J.

Tel. 859 Hob.

Night Phone Connection

HOBOKEN'S OLDEST AND BIGGEST  
"GLASS STORE"

### SAMUEL BLOOMBERG

#### Plate Glass for Store Fronts

Polished Plate and American Window Glass  
French and German Mirror Plates  
Crystal Plate. Colored and Ground Glass  
Picture Frame Mouldings

461 FIRST STREET

Phone 56 J Hoboken

HOBOKEN



### TO CANVASS FOR NEW MEMBERS.

The Membership Committee held a meeting on Wednesday, September 14th, and it was decided to prosecute with vigor, the campaign to increase the membership. The plan to canvass the entire city by blocks is being put in operation and all the members will be assigned to a certain territory. They will be requested to see every man eligible for membership. If you are called upon to do your share do not shirk the work as we intend to and shall push this canvass to a successful finish.

### NEW STREET SIGNS.

The Board of Trade is pleased to note the new street signs which have been placed at the street corners. We hope that the owners of corner property will co-operate with the city officials by permitting these signs to be placed on their houses. If these signs are placed on telegraph poles, as some have been, it is likely that they will be damaged by the linemen of the Public Service Corporation when they use the poles to repair wires, etc.

### LEARN TO ADVERTISE.

Now that we have had our talks on advertising, don't forget to advertise. If you want to learn more about advertising there are numerous ways for the business man to add to his knowledge. There are numerous papers that deal with advertising, one of the best being a little publication known as "Printer's Ink," several specimen copies of which may be seen at the new headquarters. The "Advertising Talks" of Mr. Freeman, in the Evening Mail, will also help any business man.

There is a course in advertising at the 23rd Street Y. M. C. A. which is attended by business men, as well as by young men who are learning advertising as a business. They have prominent advertising experts as speakers, every week.

Advertise!

### THE HEN ADVERTISES.

When a duck lays an egg she just waddles off as if nothing had happened. When a hen lays an egg there's a h—l of a noise.

The hen advertises. Hence the demand for hen's eggs instead of duck's—O. U. Bell, in Judicious Advertising.

### DO YOU USE CUTS IN YOUR BUSINESS?

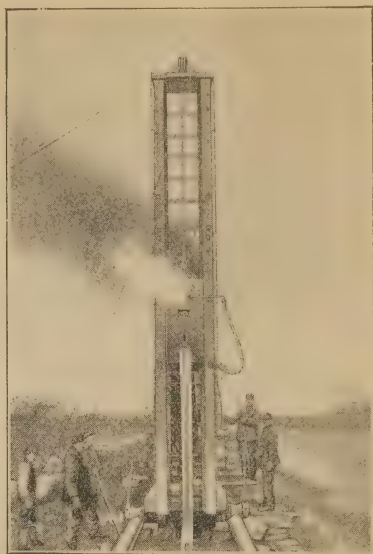
We do FINE LINE CUTS, HALF TONES, ELECTROS  
Etc., for Commercial Printing, Catalogues, Etc.  
FAST WORK

### CO-OPERATIVE PHOTO-ENGRAVING CO.

96 CHURCH STREET

NEW YORK

'Phone 5724 Barclay



Modern Foundation work means all kinds of piling  
driven by an

### ARNOTT PILE HAMMER

Write for book describing the new method of pile driving

### UNION IRON WORKS, Inc.

HOBOKEN, NEW JERSEY

## KALAMEINED FIRE-PROOF DOORS WINDOWS and SHUTTERS

TILE, SLATE, TIN AND  
CORRUGATED IRON ROOFS

Copper and Galvanized Iron  
CORNICES and SKYLIGHTS

### The Leonard Sheet Metal Works

Incorporated

215-221 Grand St., Hoboken

Telephone  
888 HOBOKEN

New York Office Telephone  
1246 MAD. SQ.

**STENECK BUILDING.**

The erection of the new office building for the banking house of John Steneck & Sons has been delayed because of the failure to get the granite on time. The granite has now arrived and is being put in place. The five stories will now be erected with great rapidity. This splendid building when complete will be one of the finest structures in this city and state.

**POST OFFICE ADDITION.**

The additions to the Post Office building which are being added on the East and North will give at least one-third more additional space for the handling of our mails. This work is now being pushed to completion and will be ready in time for the holiday rush.

**BRAGG & CO. ADVERTISE HOME PRODUCT.**

Bragg & Co., hatters and furnishers to men, are quick to learn. The day after Mr. Freeman spoke at the Board of Trade Rally, their advertisement in the Observer was headed:

"MADE IN HOBOKEN."

**A TENEMENT HOUSE LAW.**

Do you know that there is a law that compels landlords to keep lights burning all night in hallways of tenements, apartments, etc.? Do you know that this law is almost totally disregarded in Hoboken? Do you know, Mr. Rent-payer, that all you have to do to keep the lights burning is to notify the New Jersey Tenement House Commission, addressing it by letter to Newark, N. J.?

Every rent-payer should have every landlord give him this protection in case of fire.

**MISS JULIA RIESER.**

Miss Julia Rieser, of 208 Eleventh Street, Hoboken, for several years a teacher of stenography at the Eagan Schools, has resigned her position and started in business for herself, as a public stenographer in the Cameron Building, 34th St. and Madison Ave., New York City. Miss Rieser was employed at the Fall Rally to "take" the addresses, a transcript of Mr. Freeman's and Mr. Lewis' being reproduced in this issue of the Bulletin. Miss Rieser also made the verbatim report on the hearing of the Manufacturers R. R. Co. before the council in May. Miss Rieser is an expert stenographer—and her success as a business woman seems assured.

Established 1893

Leading Jeweler

**D. BRAUNSTEIN**

**FINEST DIAMOND DISPLAY IN THE CITY**

234 Washington Street

Cor. Third Street

HOBOKEN, N. J.

ESTABLISHED 1854

# THE HOTOPP VARNISH CO.

Manufacturers of

## VARNISH FOR ALL PURPOSES

Factory and Office, Hoboken, N. J.

# LAWSON & MACMURRAY

## Lumber and Timber

### YELLOW PINE TIMBER SPRUCE TIMBER

Office, Mill and Yards

16th, 17th, Clinton and Grand Sts.,

**HOBOKEN, N. J.**

Telephones, 1776 and 1777 Hoboken



## MEMBERS OF THE BOARD OF TRADE.

Send Corrections to the Secretary.

A. S. Alexander,	1 Newark St.,	Hoboken.	S. Robert Glassford,	1016 Garden St.,	Hoboken.	
H. L. Allen,	1133 Bloomfield St.,	Hoboken.	George Gonzales,	80 River St.,	Hoboken.	
I. D. Applegate,	225 Washington St.,	Hoboken.	Graafmeyer Bros.,	260 Ninth St.,	Hoboken.	
Dr. Wm. J. Arlitz,	803 Hudson St.,	Hoboken.	S. Halpern,	553 First St.,	Hoboken.	
Dr. D. R. Atwell,	607 Hudson St.,	Hoboken.	Charles F. Harms,	901 Castle Point Terrace,	Hob.	
Autographic Register Co.,	1000 Clinton St.,	Hob.	Gustav Hauser,	955 Bloomfield St.,	Hoboken.	
D. Bahrenburg,	901 Washington St.,	Hoboken.	Robert Heitemeyer,	Willow Ave. and Ferry St.,	Hob.	
H. W. Bahrenburg,	Hudson Trust Bldg.,	Hoboken.	Dr. Samuel A. Helfer,	626 Hudson St.,	Hoboken.	
A. S. Baldwin,	149 Church St.,	N. Y. City.	Hugo Henning,	1016 Bloomfield St.,	Hoboken.	
W. J. Bandholz,	256 11th St.,	Hoboken.	Maurice Hendberg,	415 Washington St.,	Hoboken.	
M. H. Baumgarten	1140 Bloomfield St.,	Hoboken.	A. P. Hexamer,	219 Hudson St.,	Hoboken.	
David Beck,	214 Garden St.,	Hoboken.	Henry L. Hobart & Co.,	15th and Hud. River,	Hob.	
A. Behrens,	800 Castle Point Terrace,	Hoboken.	Hoboken Kibben Co.,	11th and Jefferson St.,	Hob.	
F. Wm. Bender,	116 Hudson St.,	Hoboken.	Richard W. Hopf,	1 Newark St.,	Hoboken.	
George A. Berger,	Trust Company of N. J.,	Hoboken.	Perry E. Hall,	507 Newark St.,	Hoboken.	
C. M. Bernegau,	Third and Adams Sts.,	Hoboken.	Fred. Hopkins,	Hoboken Trust Co. Bldg.,	Hoboken.	
Geo. A. Bernhardt,	122 Hudson St.,	Hoboken.	Charles S. Horwood,	604 River St.,	Hoboken.	
J. W. R. Besson,	1 Newark St.,	Hoboken.	E. H. Horwood,	1101 Garden St.,	Hoboken.	
S. A. Besson,	Wash. and Newark Sts.,	Hoboken.	Wm. Horwood,	1029 Garden St.,	Hoboken.	
H. N. Bianco,	454 Fifth St.,	Hoboken.	Hoboken Trust Co.,	14th & Washington Sts.,	Hob.	
W. D. Bindewald,	163 Eleventh St.,	Hoboken.	J. W. Howell,	1022 Hudson St.,	Hoboken.	
S. Bloomberg,	461 First St.,	Hoboken.	Alexander C. Humphreys,	Stevens Institute, Hob.		
H. A. Bonyng,	931 Washington St.,	Hoboken.	Max. Z. Hurwitz,	316 Washington St.,	Hoboken.	
Bragg & Co.,	302 Washington St.,	Hoboken.	Haddon Ivins,	1121 Garden St.,	Hoboken.	
B. Braumstein,	Third and Wash. Sts.,	Hoboken.	Jagels & Bellis Co.,	33-14th St.,	Hoboken.	
A. T. Bremer,	804 Castle Point Terrace,	Hoboken.	Charles Jann,	535 Bloomfield St.,	Hoboken.	
Dr. H. V. Broeser,	628 Hudson St.,	Hoboken.	F. W. Jansen,	316 Garden St.,	Hoboken.	
E. A. Brown,	1 Newark St.,	Hoboken.	Jefferson Trust Co.,	First & Jefferson Sts.,	Hob.	
John Bruning,	1034 Bloomfield St.,	Hoboken.	Kahn Bros.,	337 Washington St.,	Hoboken.	
John H. Bruning,	934 Hudson St.,	Hoboken.	Ernest J. Kahrs,	1031 Garden St.,	Hoboken.	
C. Alfred Burhorn,	1 Newark St.,	Hoboken.	Wm. Kamla, J.,	Hudson & Newark Sts.,	Hoboken.	
Edwin Burhorn,	938 Hudson St.,	Hoboken.	I. Kaufman,	1006 Washington St.,	Hoboken.	
Wm. F. Braun,	First and Marshall Sts.,	Hoboken.	F. Kemmet,	1404 Willow Ave.,	Hoboken.	
Cabot Mfg. Co.,	1412-28 Adams St.,	Hoboken.	Francis S. Ketcham,	612 Hudson St.,	Hoboken.	
Wm. M. Cahill,	10 Hudson Place,	Hoboken.	Arthur H. Kennedy,	1024 Hudson St.,	Hoboken.	
Palmer Campbell,	1 Newark St.,	Hoboken.	W. G. Keuffel,	700 Hudson St.,	Hoboken.	
Campbell Stores,	Ft. of Sixth St.,	Hoboken.	Keuffel & Esser Co.,	Third & Adams Sts.,	Hoboken.	
Thos. F. Carey,	61 Newark St.,	Hoboken.	H. D. Krug,	14th & Bloomfield Sts.,	Hoboken.	
Anthony Cochones,	35 Newark St.,	Hoboken.	J. J. Kislak,	57 Newark St.,	Hoboken.	
George Coppers Co.,	215 Washington St.,	Hoboken.	Wm. M. Kroog,	215 Bloomfield St.,	Hoboken.	
Frank Cordts Furniture Co.,	130 Wash. St.,	Hob.	C. M. Kruger, Jr.,	610 Park Ave.,	Hoboken.	
E. H. A. Correa,	1030 Bloomfield St.,	Hoboken.	Dr. W. T. Kudlich,	408 Hudson St.,	Hoboken.	
S. S. Costikyan,	321 Newark St.,	Hoboken.	Jacob E. W. Kuper,	1033 Bloomfield St.,	Hob.	
John F. Crosby,	550 Second St.,	Hoboken.	H. C. Kusel,	1000 Washington St.,	Hoboken.	
Philip Daab,	60 Hudson St.,	Hoboken.	H. Lamblet,	812 Hudson St.,	Hoboken.	
Martin Daab, Jr.,	2-4-6 Hudson Place,	Hoboken.	Julius Lambert,	708 Washington St.,	Hoboken.	
W. L. Dannheimer,	740 Washington St.,	Hoboken.	Frederick C. Lang,	106 Highpoint Ave.,	Weehawken.	
R. B. Davis,	96 W. Broadway N. Y. City,		Emile F. Lange,	901 Castle Point Terrace,	Hob.	
R. R. Debacher,	320 Ferry St.,	Hoboken.	Adolph Lankering,	58 Newark St.,	Hoboken.	
A. J. Demarest,	1017 Bloomfield St.,	Hoboken.	Frank A. La Pointe,	63 Eighth St.,	Hoboken.	
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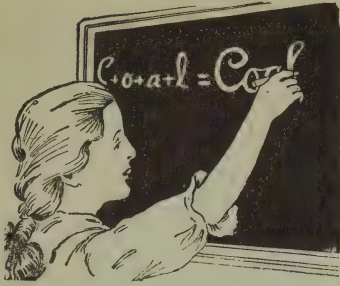
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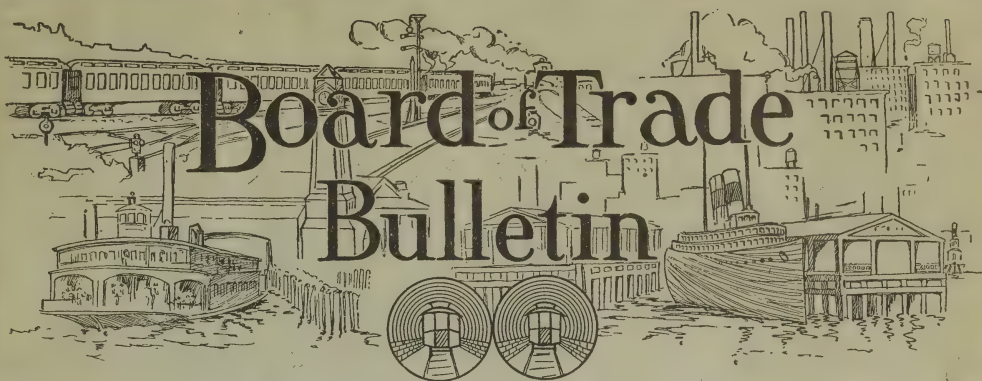
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Its Practical Solution, - - - By A. T. Pflugh  
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- Jersey City's Inland Bath  
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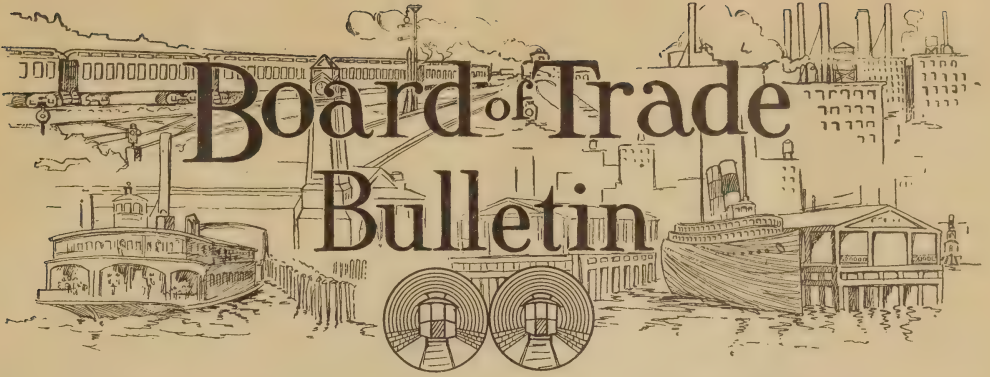
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No. 5

## HOBOKEN'S SEWERAGE PROBLEM

Many Able Arguments and Practical Solutions of This  
Important Question by Various Citizens

By the Rev. C. L. MEAD

Gentlemen of the Board of Trade, the President has asked me to come and speak upon the moral phase of the question concerning the establishment of a better sewerage plant in the City of Hoboken. A good many people have an idea that morals and sewerage do not go together, and yet if we stop and think for a moment we can see that the environment of a man affects his thinking, and that his thoughts very necessarily affect his character and the character establishes the moral condition. If you have ill kept streets, poorly paved avenues, and the conditions about the streets in which we live and look upon are carelessly managed and cared for, it is a perfectly logical conclusion that there is something wrong with the government of the city. A government that does not care for the home, that does not look for the welfare of the family, is a very careless home government, and if that be true of the home, it can be true of the city and the national life. If you go up and down the streets as I am compelled to do and notice the dirty streets and look at the condition in which some of the streets are kept, it is perfectly natural for a man to feel that somehow, somewhere there ought to be something done to have them kept beautiful to look upon. Some one said that one of the greatest factors in moral growth is to cultivate the eye to see beautiful things. The president of one of our colleges: Said in order to develop the moral sense strive for three things, first to do something beautiful every day, second to see something beautiful every day, and third to think something beautiful every day."

A city is worth only what the citizens make it. The character of its citizenship is determined largely by the lives its citizens live. If their environment tends to create ugliness and evil, of a necessity the standard of citizenship will be lowered. When you go down along the hill and see the streets and the condition of some of the people who live there, remember

that they are affected very largely by the condition of the sewerage plant which we have. It is a very difficult thing for people to be moral under such conditions. It makes me think of a boy who was asked by another "How's your pig?" "First rate, Johnnie, how's all your folks?" That is a true picture of the way some people live. If you give these people better surroundings, their mode of living will improve, and their character will improve. If you let them alone in ugly, dirty surroundings, their character will lose its integrity and simply disintegrate. When you find people who are forced to live in a dirty place where the sewerage backs up in their rooms and where they are often obliged to live in cellars and to sleep in beds with an inch of water under the cellar floor, it is a difficult thing for such people to raise the standard of moral character. It seems to me that one of the best things to be done for the City of Hoboken would be first of all to clean it up. A clean city will of course affect the virtues of public honesty and public integrity. We have suffered somewhat from these conditions in the past. So far as personal relationship is concerned, I have no actual or accurate knowledge, but judging from the public press, the question of public honesty is a very vital one. When a man gets loose moral conceptions it is a difficult thing to develop a nation that will stand very much pressure.

One of the values which come through a clean system, clean streets, and well kept streets is the fact that a slovenly man feels he must correspond with the environment, and he will begin by an unconscious assimilation of better ideas; he will dress a little better, and keep his home a little better until we shall find with the cleanliness of the city a corresponding cleanliness in the individual.

On the purely physical side it is a good deal easier for a well man to be moral than for a sick man. When a man's physical forces are weakened, the physician will tell you that it

is easy for a man to run into forms of vice. If you want to keep your citizens moral, keep them well, keep them strong in body, and you cannot keep them strong if they are obliged to live in slovenly conditions. And just as these conditions breed sickness, so sickness breeds a lack of moral strength. A sick man is always a burden to the community. The health often times affects the morals. When you have the standard low, verily you have your reward as the word of God declares. I am here to say to you that the model tenement house, the clean street, the surroundings of the parks, well kept avenues, the public government interest, honesty concerning the life of the city in taking care of the sick, all these have their unconscious influence upon the moral standard of the community.

When you crowd fifteen people into one room they become too familiar with vices that grow out of the conditions which we are responsible for. It is a problem that we must face, a problem for the modern city to solve, for health and morals are very vitally related one to the other.

I am very glad to add just this word, because I have gone up and down the streets of this city for nearly eight years now, and have been forced to toil and labor among all conditions of humanity. I have seen some sides of life which some men do not see. I have often almost wept because I have seen the moral character crumble under conditions in which people live. I have seen individuals forced to endure things that in my own life are positively revolting.

If you can clean up your city, if you can have a sewerage system that will adequately and properly take care of the needs of this city, if you can clean up the tenement conditions, giving a feeling of hope and advancement to the people who live there, if you can strengthen the individual man so that he can have the consciousness of a little pride in the City of Hoboken, that is well worth while.

## FROM A PHYSICIAN'S VIEWPOINT

By Henry V. Broeser

In China, the physician is paid for keeping the people well, but in America, it appears that he is always interesting himself in things which have a tendency to keep him out of a job.

What have you done to make Hoboken a better place in which to live? You have built new schools, large, airy and well ventilated; you have made lung parks or play grounds to make your children healthier, stronger and better. For we believe the sunlight shining on their faces, and the air they breathe, is better than the biggest pill we can give them. You have filled in the meadows with the idea of doing away with the mosquito, and thus banish malaria. You have appointed school inspectors, who are doing noble work in safeguarding against epidemics and raising the health standard of the children. You are agitating the placing of telegraph poles and wires underground, simply for its aesthetic effect. Surely we want a City Beautiful, but we want a City Healthful! And yet the most important of all you leave untouched and that is your antiquated sewerage system.

Suppose we take for example a place where ten years ago there were no sewers, and which since that time has installed an up-to-date system. Rio Janeiro, the pest port of the continent, where every sailor trembled at entering; where yellow fever, small-pox and cholera raged; where no battle ship was allowed to drop her anchor, nor have her decks washed down with the water of the polluted harbor. Upon entering the town you were greeted by an army of flies. The streets on each side piled 3 feet high with garbage and debris, and in the center of the street a small sewer pipe flushed only by the tropical rains. At the end of ten years, what greets you? Magnificent piers and no flies, asphalt streets and an up-to-date sewerage system; with what result? That where small-pox, yellow fever and cholera were heretofore common diseases, are now comparatively rare. Our American battle ship fleet on its trip around the world sailed into Rio Janeiro 15,000 strong, and after a stay of ten days, left without a sickness of this nature aboard.

At Cavite, in the Phillipines, opposite Manilla, there was an outbreak of cholera. In this place there were no sewers. In Manilla, across the Bay, under government control, there were sewers, with no cholera.

In Hamburg in 1892, cholera made its dramatic but brief appearance, leaving its toll of deaths by the hundreds. They were falling fast in the streets, and everybody was struck with fear: when an order was given; "Tomorrow we will scrub, clean and white-wash!" The Fire Department flushed down the streets the good house-wife scrubbed and cleaned, and the man of the house white-washed burning all unnecessary articles. In 48 hours the disease was under control! Why? Because Hamburg had an up-to-date sewerage system, emptying into the Elbe, and with no back flow.

Small-pox and cholera are filth diseases, and cholera is at present raging in Russia, with 100,000 deaths reported up-to-date. And we have an open port, so close that only yesterday a ship with infection aboard arrived in your harbor.

Gentlemen, our town of Hoboken, is a sea port and from its topographical location, one of the first to come in touch with the plague. Are you prepared with your four foot box sewers to meet this scourge? You haven't had it, and you might not get it, but I say it is close to Quarantine, and the credit must largely be given to that ever alert Dr. Doty and to the foreign authorities. But from the Pacific Coast comes the rat, and he has made his way one hundred miles inland and is now nearing the Nevada Line; (his palace is the antiquated sewer), carrying with him the Bubonic plague and Beri Beri. Who of you can say that his future home will not be the four foot box sewer of Hoboken?

## Then What Does an Up-to-date Sewerage System Consist of from a Physician's Standpoint.

It should be smooth as to its interior surface so that no particles may adhere. It should be air tight, with good house connections and a perfect outflow. Compare the brook into which you can pour contaminated water, and if there is a good flow, sun light, and agitation by the



rocks, it will purify itself in 15 miles. If there is not a good outflow you have stagnation and decomposition, which to the physician spells—disease and death.

During the investigations of the New York Sewerage Commission, there were found upon some of the sewers in New York a sludge one foot thick. What a beautiful medium for the propagation of these life destroying micro organisms.

If you have stagnation and decomposition, as you all know, or if you will take organic matter and put it into a dark, damp, place, with no light; in 48 hours you will have live maggots and germs of different characters, breeding possibly small-pox, yellow fever, cholera, typhoid, dysentery, scarlet fever and the greatest of germ carriers, (becoming more numerous every day), the *fly*.

You must remember that  $\frac{1}{3}$  of the solid excreta of our body is Bacteria.

#### *Baths.*

Now as to outlets, there is one at 15th Street in close proximity to your bath. Draw the picture of the young men and boys bathing in this polluted water, for God alone knows what goes through the sewers. Now, why not give Mr. Horwood's Inland Bath question more consideration? A bath that could be open all year round and kept under hygienic conditions is a thing we need.

A good many of you will say that people working around sewers are healthy, but who of you can say of those people working in and around them, and of the people living down below Willow Avenue, who get the brunt of the poor sewerage in our city, that their health is not undermined and their vitality lowered?

We, of the medical profession have come to consider the matter of poor sewerage as an insidious form of race sewericide.

The Sewerage question like many political evils being unseen is untouched.

And now gentlemen, when a wave of reform in the matter of sewerage disposal is sweeping over the entire state, when from Point Pleasant on the south to Newton on the north, and when during the past year over fifty sewerage systems have sprung up like magic, when Ocean Grove with a winter population of only a few thousand has a proud record of spending \$21,000 to improve its sewerage facilities, and what with the old world pouring through our streets its flood of dirty aliens, I ask you fellow members of the Board of Trade, is not the time ripe to consider a matter of such vital importance to our city of Hoboken.

### **COUNCILMAN A. T. PFLUGH'S PRACTICAL SOLUTION OF THE QUESTION.**

Mr. President and members of the Board of Trade.

You have heard the physician on the sewerage, you have also heard the Reverend gentleman speak about the conditions in the lower section of the city. Every word these gentlemen have told you is true.

There is not a basement in the 4th ward as far up as Park Ave. that does not meet this water that comes to us through our inadequate system. I have found out that most of this water comes through the Third Street sewer. As the tide rises in this sewer, the in-

flow is inland in the 3d and 4th wards and lies there until the tide goes out again. While this water is flowing into the 3d and 4th ward, the sewage on the west side of Washington Street to the hill lies in the lowlands for hours and hours, perhaps from fourteen to sixteen hours before it has gone out with the tide when the tide recedes. Now to overcome this difficulty the only thing that I know in a practical way that can be done is to shut off the Third Street sewer at River Street and adopt a pumping system to pump out the water when the tide is too high to run the sewers on a tidal system.

In regard to the upper part of the Third Ward, I would suggest that a sewer be built on



**COUNCILMAN A. T. PFLUGH.**

Jefferson Street, running south from Fifteenth Street to Fourth Street, connecting with the present trunk sewer that is built on Jefferson Street, (which is working in fine order to-day) and thence from Jefferson Street it should be extended through Fourth Street to River Street and connected in River Street with the present outlet sewer coming through Third Street.

In River Street the pit is to be built and the pump installed in this pit and nobody will know that the pumping system is there. Now, gentlemen, we have on River Street under the two piers of the Bremen dock two fine outlets. These outlets only require us to build proper connections to them, and we shall have an outflow to the end of the docks. That would be at no cost to the city at large. In this pit connected with these outlets I would suggest that

we have two automatic gates, in order to work when the tide is low.

Our system as it is to-day does not need much pumping at low tide. At low tide the water recedes at the rate of about  $5\frac{1}{2}$  feet and when the tide is down this distance, our sewer at Jefferson Street will have about twelve inches of water in it. In reference to the pumps, these could be placed in the pit on River Street and connected and worked by electric power. The power could be turned on and off automatically with the rise and fall of the tide.

Concerning the cost of maintaining this system. We have at the present time two gate keepers. These keepers might attend the pumps and take care of all the refuse.

I have a plan here that was drawn to my suggestion. This plan will connect with the present sewerage, and relieve that to a certain extent, which will be efficient enough to satisfy everybody in the lowlands. By selecting Jefferson Street with a sewer extending from Ferry to Fifteenth Street, the result will be that the surface water west of Jefferson Street (accumulating from the Hillside), will be collected in this Jefferson Street trunk sewer. Then having the Third and Fourth Street sewer to relieve it makes our sewerage system in "T" shape north and south on Jefferson Street, east and west on Third and Fourth Street.

The system is so simple that I cannot see how anything can go wrong. I am only a practical man, but I would not be afraid to tackle this job, and I am sure that it will work.

## THE NEED OF ADEQUATE SEWERAGE

By City Engineer Smith

The question of sewerage in Hoboken is a very ancient one. When I started out over thirty years ago they were then discussing a proper system of sewerage for Hoboken. We are still discussing it and if things keep on in this way some of us will be buried by our friends O'Hara and Volk before there will be any further progress made in this matter.

When we consider the small size of Hoboken, its proximity to the metropolis of the new world and its important position with reference to commerce; and find this inadequate system of sewerage, it is no credit to our city. The question for us is really a very small one. We have hardly more than one square mile of territory and that bothers us more than the drainage of Boston worried that municipality. The metropolitan district of Boston, though comprised of about 85 square miles, has solved the question. All big cities, it seems are built in or near swamps and offer difficult problems of drainage.

You heard last year of the great floods in Paris. Paris is situated in a basin where a number of rivers flow together, and when there is an extra amount of rain, of course the city is apt to be flooded. They have a very poor system of drainage.

In London the drainage system is comprised of three different systems into which the sewage is lifted and discharged into the Thames many miles down the river. In Berlin the same condition existed. They had to resort to pumps. It is the same way in a great many of our cities here. In Washington they pump, and they pump under a branch of the Potomac

River and discharge the water three or four miles below the city. About 18 months ago, I was in Baltimore. They are building a drainage system there which is to cost them seven millions of dollars. They have been working at it for a number of years and when it is completed they will probably have the most up-to-date system of sewerage in existence.

Now considering all these things the problem for us is relatively small. It does not affect half the area of the city. Unfortunately some of our up town sewers empty into the meadows, notably the Bloomfield Street sewer, the sewerage of which flows back into the meadow distract when the tide is high. From the section of Hudson and Seventh Streets, one of the highest spots in the city, the water passes right down into the meadows through the Bloomfield Street sewer into the Ferry Street sewer and then into the side sewers.

All of these matters can be very easily remedied. Under ordinary dry conditions there is not much trouble with the sewerage. The tide takes most of the sewage, in fact, you might say that under ordinary conditions there is no trouble, barring some isolated spots in the city which are subject to local conditions.

About six or seven years ago a sewer was constructed through Newark Street from Park Avenue to Willow, and in Willow Avenue, from Newark Street to First Street and connected there with the First Street sewer. Since that sewer has been constructed you have heard very little of floods in that district. You have heard so much of extreme floods in some of the streets further back in the city, simply because there was no proper connection of the sewers in that section with an outlet. When a sewer of proper size and grade was built there connecting with Park Avenue there was very little trouble.

Another badly congested spot is the upper end of First Street. That will be remedied when the new First Street concrete sewer is constructed and the reason is simply this, that the present sewer in First Street has sunken below the grade on which it was originally built to the extent that the bottom is now in some places where the top ought to be. Under these conditions you cannot expect proper drainage. When that sewer is finished you won't have the bad flooding of sewers and streets that you have had near the head of First Street. There are some other corrections to be made, as on the Clinton Street sewer near Seventh and Eighth Streets. If that is remedied another bad spot in the drainage of the city will disappear; but these are all local matters.

We are now mainly concerned in a general system which will remedy all defects. How? There is no other remedy than the pumps. If we always had dry weather, if we never had excessively high tides or northeast and southeast storms, we would not need to pump at any time. But, unfortunately, these things do come and sometimes come together. If you have these conditions and all sewers are filled, the water must back up into the streets and cellars. To remedy those defects you need a pumping system.

If to-day you were to put pumps at the end of the Ferry Street sewer and at the foot of Third and Hudson Streets, and did nothing else,



you would rarely have any flooding of the city. But to remedy the thing for floods, it is better to go a little beyond that and reconstruct some sewers and build new sewers where they should be.

Now as to the Third Street sewer. I went to the Tax Board asking them to extend that sewer back three or four blocks, but it was never done. The city never saw its way clear to do it. This was over ten years ago. Since then a part of the Third Street sewer from Willow Avenue back to Jefferson Street was reconstructed and the grade improved, but that sewer should have been continued all the way to Marshall Street, because to-day the sewage of Madison, Monroe, Jackson and other streets must pass down from Eighth Street to First Street to find an outlet. You cannot expect all that amount of water to run seven long blocks and then into a sewer which is choked up with mud and which has no possible chance of emptying itself. Now all that water has to force its way through and find its outlet into Jefferson, Ferry and First Streets. If that First Street sewer turned it down in this direction you would not have had so much trouble.

When the first sewerage system for pumping, for this town was proposed, the scheme embodied the building of a deep system of sewers. I suppose that the idea then was that this district would eventually become similar to New York and we must accordingly have deep sewers. The logical outcome of the advocacy of that plan was to raise every one up in arms fearful for the foundations of the houses. They were afraid that the pilings under the buildings would decay. There is no necessity for deep sewerage in Hoboken. Should any one want to build deep cellars it is easy enough for them to do so. There are several mechanical devices to lift water a short distance into the main drain. Later, pumping systems were considered when it was found unnecessary to have deep drainage. The piling and timbering of foundations would remain intact under a pumping system, and all propositions were therefore based on pumping the sewers, not in pumping deep sewers, but of sewers to be constructed at the same grade as the present or not much lower, except the main outlet itself. Under these conditions there will be no damage or no danger to any sort of foundation, so that that bugbear need scare no one hereafter. I think that was one of the greatest obstacles in proceeding with the pumping system heretofore.

#### *Councilman Pflugh's Plan.*

Now the plan which Mr. Pflugh developed here to-night is a practical one and I have assisted him and Messrs. Anderson and Wren, the other members of the same committee, in this connection. It is a very good plan. The idea is to bring the water from Fifteenth Street down to Jefferson Street and Fourth Street and connect there with the Jefferson Street sewer, which has a large box sewer from Newark to Third Streets and then a brick sewer from Third to Fourth Streets, thus connecting the present drainage with the new sewer as you meet it at the point of Jefferson and Fourth Streets. The new sewer turns east toward the river, and as we meet the sewers in the cross streets connect them also with the new sewer.

At River and Fourth Streets the electrically operated pumps would be located and the water pumped into the outlet under the Fourth Street dock, and thence it would flow out into the river. The present Third Street sewer may then be run up through River Street and connected with the outlet at Fourth Street and thus also reach the pumps. The sewage can be turned into the river at a depth several feet below the surface so that there need be no fear of its creating a nuisance.

These are matters of detail. The main thing is to get to the point of doing something. Make up your minds what to do, then take hold of the practical plan as proposed here to-night by Mr. Pflugh.

#### **An Estimate of the Cost.**

Now as to some idea of the cost. This system can be built, including the pumps, for about \$225,000. There are a number of lots, 225 or thereabouts, which can be assessed at \$100 a lot and so bring the cost down to about \$200,000. These lots assessed, being the lots which front on Jefferson and which alone can be assessed. Other lots having paid their assessment cannot be assessed again.

The city must give its citizens a chance to connect their lateral sewers. The outlet sewer and main laterals and the pumps must be furnished by the city and paid for by it.

All other sewers can be built as the occasion may demand and of course will be assessed directly on the abutting property benefited. The proposition is practical and the city needs just such an improvement to bring about its future development, and with it a more general prosperity.

### **IMPERATIVE NEED OF IMPROVED SEWERAGE**

**By Thos. H. McCann.**

Mr. President and Members of the Board of Trade:

The sewerage question under discussion to-night is a very exhaustive one, so much so, that the little time at my disposal permits of saying but little. Engineer Smith has drawn your attention in a brief way to the various efforts made throughout the world, as at London, Berlin, Paris, Boston, Chicago, New Orleans, etc., and of the difficulties they have had trying to get the people to understand the intricate subject of sewerage. In all these cases it was not so much the engineering problems that gave trouble; it was the people themselves. The doctors have told you that the Zymotic

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diseases were due to the want of a proper sewerage.

It has seemed to me that when the public get hold of a subject they do not understand, they are indifferent about it. The City of Berlin presents one of the most interesting of such histories. The people there objected to the plans submitted from year to year by the engineers and it got so far that the power of the Kaiser himself was brought in to bring about concerted action, yet he could not overcome public opposition. But gradually a change came about through the education of the people. They discussed all kinds of proposed experiments and finally they left the engineers alone. Then the thing was done right.

In Boston it was the same old story. After fruitless discussions lasting twenty odd years, it was only a few years ago that they got their present magnificent system going.

It is the same old story here in Hoboken. Engineers have been called to the task several times since 1860, and endless discussions and bickerings indulged in, but nothing done. Perhaps, it was for the reason that a man is never a prophet in his own country. It is not the place, in a meeting like this, to talk upon the technical part of the subject; to do so would go above your heads. As the old saying is, "There are a great many ways of skinning a cat," and there are all kinds of ways of doing this thing. For instance, Mr. Pflugh speaks about using Jefferson Street instead of Grand Street. If he and I could get together for half an hour, I feel sure I could convince him that the latter was the better route. But so far as you are concerned, you do not care whether it goes through Jefferson or Grand Streets, you want something done.

There is only one typographical feature that might be mentioned. Hoboken originally was an island, part of which is Castle Point. The water that came in between the Palisades and the hill was an arm of the Hudson River and it gradually filled up, being in some places one hundred feet deep, which formed our meadow district. In the earlier years, a plan (on file at the City Clerk's office) made by Mr. Hexamer together with Mr. Shippen, proposed to put an outlet sewer through Ferry Street, then another through Fifteenth Street, one through Third Street, and also one through Eleventh Street. Following this plan, in 1860 they built the Third Street outlet sewer, but it was not until 1895 that the one in Ferry Street was built. The Fifteenth Street outlet should have been built thirty years ago, the upper section is entirely without an outlet.

Another thought comes to my mind. During the forty years that I have lived in Hoboken, every year just after the dog days, the people get together and talk about the sewerage question. They have always done that. This is the fortieth time I have been to this kind of

a meeting, and I have generally said something like I have said to-night, but this is the first time I can recall that a member of the Council came up with a plan and said: "We will have a pump." At last the people are getting educated. We are going to have something done!

#### HOW THE COST OF THE PROPOSED SEWERAGE SYSTEM SHOULD BE ASSESSED, AND THE MONEY RAISED TO PAY FOR SAME.

By Palmer Campbell, General Manager of the Hoboken Land & Improvement Co.

In the absence of full information as to present sewers (constructed and in operation) the cost of which of course has already been assessed against property benefitted; also how much, and what property will be directly benefitted by the construction of a trunk sewer, it is difficult to state anything more than general principles which apply, and on which assessments can be made.

The cost of an improvement of the kind proposed must be assessed for in two ways:

- 1.—Direct Benefits,
- 2.—General Benefits.

(1.) That which directly benefits the properties along which the sewer is constructed, and which alone can use it.

(2.) That part of the system that benefits the people in general: such as trunk sewers, outlets, gates, pumps, machinery, and pump houses.

DIRECT BENEFITS can only be assessed up to the value of the benefit derived by the properties directly connected and using, or able to use the sewers.

This of course limits the assessments for Direct Benefits to:

(A.) Value of benefit derived from connection with Lateral sewers; and

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(B.) Value of benefit derived from connection with Trunk sewer, by properties that must make direct connection and use same.

GENERAL BENEFITS therefore must be:-

(A.) Cost of trunk sewers, outlets, gates pumps, machinery and pump houses (less assessments made for direct benefits against properties actually connected with and using the same).

(B.) Cost of changes made in sewers now constructed and in operation.

(C.) Surplus of cost of construction of Lateral sewers, over and above the direct benefits derived.

As soon as the System is constructed and cost arrived at, the Commissioners of Assessment will determine the direct benefits derived by construction of both Trunk and Lateral sewers, and fix assessments upon properties benefitted.

The difference between the total of these assessments will be the amount of general benefit which must be paid by the City at large.

This will be altogether too large an amount for the City to pay at once, and because this benefit accrues not only to this generation, but also to generations to follow, it would be only proper and fair to issue long term bonds, say at least 50 years, with a proper Sinking Fund, so that those who come after and receive the benefit should pay their share.

Assessments for direct benefits should be made at once upon all properties that can derive benefit, but it would not be fair to compel properties that have no present use of the sewer, to pay assessment, so the Commissioners of Assessment should determine what assessments are for:

- |             |  |
|-------------|--|
| Benefits: { | 1. Immediate:  |
|             | On properties that are improved or will use sewers for drainage. |
|             | 2. Delayed:  |
|             | On vacant land not connected with sewers.                        |

Short term bonds, say ten or fifteen years, should be issued to take care of the Delayed Benefit assessments. These bonds can be paid off out of collections of Delayed Benefits, which must be paid as soon as the properties connect with sewers, or are improved so that they can or should use the same.

The interest on these bonds in my opinion should be paid by the City at Large, as it would be manifestly unfair to compel property that does not need a sewer to pay interest on an assessment that is not collectible.

## A SEWERAGE SYSTEM AND INCREASED RATABLES.

By Henry Lohman, Jr., Chairman of the Board of Assessors.

In making an estimate or conjecture on the probable increase in the ratables that would result in the event of a proper and sufficient sewerage system being installed in the entire section west of Clinton Street and north of Eighth Street, I would submit the following, cautioning that while the increases in land values should follow the improvement immediately, the total increases estimated for buildings would not be accomplished in less than six or eight years after that time.

Estimating roughly, the whole plot west of the center line of V. L. Avenue, and Clinton Street, and north of Eighth Street comprises... 143. acres  
The following lands are exempt from taxation:—

Public Streets.....	42.0 acres
Play-grounds and public schools, 7.6 "	

Total..... 49.6 acres

The taxable lands are as follows:—

N. J. Junction R. R.....	6.2 acres
Manufacturers R. R. (projected) 13.2 "	
Private lands (now improved)... 36.0 "	
Private lands (unimproved).... 38.0 "	

Total..... 93.4 acres

The assessments on lands are as follows:—

N. J. Junction R.R. (main stem)\$	20,963.00
" " 3d Class R.R.....	42,400.00
Manufacturers R.R.....	220,700.00
Private ownership.....	1,328,900.00

Total assessed for land (93.4 acres) \$1,612,963.00

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Which gives approximately an assessed value of 40c. per square foot. To determine the probable increase in the value of the land, I have taken the district between Sixth and Seventh Streets and west of Clinton Street as a fair example of what the district in question would be upon improvement and as the average here is 48c. per square foot, I believe a 20% increase would be justified, which would realize on the 93.4 acres...\$323,800.00

The improvement on the 36 acres in this district are now assessed at \$1,552,600.00 or approximately at \$43,100 per acre.

Rating the future improvement on the 38 acres now vacant at the same figure, would give 38 acres improved at \$43,100 per acre..... 1,637,800.00

Add personal tax 38 acres or 10,000 per acre ..... 380,000.00

Increased value of land 20%, 93.4 acres ..... 323,800.00

Total increase .....\$2,341,600.00

If 13 1/5 acres set apart for Manufacturers R. R. are not used for that purpose an additional sum at \$53,100 per acre can be added, viz: .....\$ 705,920.00

Total .....\$3,047,520.00

If the above 13 1/5 acres are used for railroad purposes, the franchise tax would be disturbed throughout the state.

The estimates made for improvements I believe are very conservative, and an increase in the total sum by four or five hundred thousand dollars would readily be made up by any one a little more optimistic than myself.

The failure to improve this section has certainly had a bad effect on our city generally, and it does seem to me that if it is improved, by installing a good sewerage system, the surrounding sections will also be benefitted in more ways than one.

HENRY LOHMAN, JR.

## THE EARLY HISTORY OF THE BOARD OF TRADE AND ITS RELATION TO THE SEWERAGE QUESTION.

By Charles Fall, President of the Hoboken Trust Company.

For some years prior to the organization of the Board of Trade the local papers at various times published articles as to the need of a

Board of Trade in this City and at other times stated that a number of citizens had talked the matter over and had decided to organize a Board of Trade, but each of these attempts resulted in failure.

Shortly after the last article on this subject, I learned that a large manufacturing concern located in the west, desired to move its plant to the east and I had considerable correspondence with them pointing out the many advantages of our City for manufacturing, such as: its proximity to New York; the fact that merchandise could be shipped by parcel or carload from the freight station at Fifth Street over any trunk line of the country; the unlimited supply of skilled and unskilled labor; the low rentals of apartments; the fact that their plant would be located within fifteen minutes trucking distance of the ferries to Twenty-third Street, Christopher Street and Barclay Street, New York; and also that a number of manufacturers whom I had induced to move

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their plants from New York to Hoboken told me that they were glad they had moved to Hoboken and if manufacturers in New York City knew of the many advantages to be derived from being located in Hoboken, the vacant land in the City would soon be covered by manufacturing plants.

The City's advantages for manufacturing purposes must have appealed to them for they took up the question with me in detail and finally decided to view the site which I had offered them. Their President and Manager called upon me and I took them to view the entire block of land located between Fourteenth, Fifteenth, Jefferson and Madison Streets. They were so much impressed with the location for their purposes and with the price of the land that the details of the transaction were almost completed and I could almost see the owner's check for a handsome real estate commission, and myself being authorized to prepare plans and specifications for their buildings. This plant would have meant much for the City as the concern employed five hundred hands and the industry was one which would have added materially to the benefit and welfare of the City.

As we were about to return to the office to settle the minor details the President of the Company asked what streets were sewered. Upon my telling him that there were no sewers in the streets adjoining the property he at once replied that it would be impossible for his Company to use such a location and therefore all negotiations must cease. I explained to him that the Mayor and Council of the City had been considering a proper sewerage system for the lowlands and in my judgement it would only be a short time when this district would be properly sewered. He replied it would be impossible for his concern to wait longer than five or six months and I tried to assure him that certainly within a year sewers would be laid in this section.

After considering the matter he said: "We will continue negotiations if your Board of Trade will guarantee that within a certain time this property will be sewered." I was then forced to inform him that the City did not have a Board of Trade. He was very much astonished and could not understand how a thriving City like Hoboken with a population

of some seventy thousand did not have a Board of Trade. He said: "Why I have been President of the Board of Trade in the town where our plant is now located and where there is a much smaller population than in your City and it is wonderful how the Board of Trade has aided the development and the welfare of our town, and therefore, young man, let me tell you that the sooner your City has a Board of Trade, the quicker the City will develop and you can do no better work than to look into this question."

To my positive knowledge, this same lack of sewers has since caused many other manufacturers to decline to locate here and other Real Estate men will bear me out with similar experiences.

A short time after the above conversation I wrote to the various Boards of Trade in nearby Cities, asking for a copy of their by-laws and to point out what their Board had accomplished for their city. The result of this was that I found a Board of Trade could do many things for the public good. The citizens of a City as individuals could do but little, but when banded together as a Board of Trade, their power was unlimited. In fact, it seemed to me that as individuals they were like the strands of wire making up the cables of the Brooklyn Bridge but which when banded together as a whole formed those mighty cables which support the

(Continued on Page 12.)

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# BOARD OF TRADE BULLETIN

ISSUED MONTHLY BY THE

## HOBOKEN BOARD of TRADE

At No. 202 Washington St., Hoboken, N. J.  
Telephone 555 Hoboken

NOTICE TO ADVERTISERS—Changes of copy should reach this office not later than the 10th of each month to insure insertion.

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OCTOBER, 1910

Owing to the lack of space in this issue, we have been compelled to omit the list of members.

It will appear, however, in the November number as usual.

There was plenty of sewer talk at the last meeting—but no sewer gas. The hot air idea was cut out and the speakers got right down to practical talk. It indicates that, at least, there may be a sewer system on the way. The trouble in past years has been too much talk and not enough action. The city is fortunate to have such a practical man as Councilman Pflugh interested.

Our readers will enjoy the report of the Inland Bath Committee which appears elsewhere in this issue. The necessity for such a bath becomes more apparent when we consider the amount of waste matter which is emptied into the Hudson from the cities in our vicinity. The report of the Metropolitan Sewerage Commission of New York has this to say: "Bathing in the New York Harbor above the Narrows is dangerous to health, as numerous local nuisances exist along the river fronts of New York and New Jersey where the sewage from the various municipalities is discharged into the Harbor."

Our members will learn with satisfaction that the Board of Public Utility Commissioners has denied the application of the Manufacturers Railroad which involved the establishment of numerous grade crossings in this city. The officers are to be congratulated upon the splendid fight made before the Common Council, and before the State Board at the two hearings held at Trenton. The nightmare of new grade crossings has been haunting us very much lately and we hope it is now dead! Let us work to keep it dead, and see that no new Common Council revives it!

When James O'Rourke was chairman of the Committee on Parks, of the Common Council, he spent more money than any man ever spent on parks. But there was never a kick against his expenditures. Why? Because he saw to it that the city got full value for its money.

It is admitted that the parks were never kept better than they were under the chairmanship of Mr. O'Rourke. All of which goes to prove that the taxpayers are willing to "pay the bills"—if the city gets its money's worth.

### WISH US SUCCESS.

The following expression of good wishes comes from a prominent First Street firm:

Success to the Board of Trade and the Bulletin.

CORDTS & KATENKAMP CO.,  
Per FRANK CORDTS, President.

The Hon. Board of Trade.

Gentlemen: No Sewer System is up-to-date unless it provides for chemically changing the hard stuff into fertilizers, leaving the liquid as pure and clear as spring-water.

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Wasting the precious stuff means poisoning the harbor, sterilizing the land, starving the nation.

Chemistry must solve this most important question.

Yours truly,  
(Signed) H. E. SCHNEIDER.

Editor Board of Trade Bulletin:—

Referring to an article in your September issue concerning one of Hoboken's leading retailers—namely, Mr. Herman Geismar.

On reading the article mentioned, it suggested itself to me what a power for progressiveness and improvement amongst the retailers of Hoboken Mr. Geismar could be, by organizing the storekeepers and starting an aggressive campaign to regulate the closing of the retail houses in the city, say week days 7.30 P.M., or 8 P.M., (Saturdays excepted) and closing all day on Sundays and National holidays, at the present time there is no regularity observed, each storekeeper with a few exceptions, waits for his neighbor to close before he does. The grocers, I understand, close every evening, except Saturday, at 7 P.M., and don't open their places of business on Sundays. Why not make the closing universal; no one would be the loser. Of course, there would be one or two kickers, who would object, but with a good aggressive committee and a small advertising fund, to make the fact known to the shopping public, even these objections would soon be overcome.

Jersey City has long since set us an example in early closing and they suffer from the same disadvantage that the Hoboken storekeeper complains of as the reason for the present long business day—our nearness to New York.

If the above object could be achieved it would be a step in the right direction and a factor that would help to make Hoboken a more up-to-date city.

(Signed) READER.



## PRESIDENT'S COLUMN.

Bismarck, the great Iron Chancellor once said: "It takes three things to conduct a successful war—Money, More Money, Still More Money." It takes the same three things to conduct successfully the work of the Board of Trade. If you want your Board to do effective work, to be an energetic force for good in the community, support it!

I want to express my personal thanks to those members that have shown their public spirit in subscribing to the Bulletin and using its columns for advertising purposes. We are doing our best to give the Board a paper that will give proper expression to the work of the Board, and it will depend on the support given by the members as to whether it shall be continued on present lines.

The Sewerage question was thoroughly discussed at the last meeting and there ought to be good results. The Board of Trade is not committed to any definite plan as to how the system should be constructed, but it is open to conviction. Just as soon as the Mayor and Council will decide upon a definite plan, our Board will support them in their efforts to carry the work to a successful conclusion.

The completion of an adequate sewerage system will permit the Board to start the work of advertising the commercial advantages of our City and to induce manufacturers to locate here. We have many advantages to offer, for example:— ten minutes to New York; unexcelled shipping facilities by rail and steamship; good water, police and fire protection; financial institutions that can take care of the legitimate financial needs of any industry; property values are reasonable;—there will be no dearth of good talking points in favor of our City. Above all these are facts, and they count in this world.

One of the great handicaps in the development of the manufacturing interests of a City is the fact that real estate operators have considerable trouble in securing mortgage money from the banks on factory property. The banks desire and should keep their assets liquid; that is, their loans should be easily convertible into cash within a reasonable time. Factory property, when idle, brings in no income, while taxes and other charges accumulate rapidly, and therefore, the banks with good reason do not view this class of loans with favor. Would it not be a good proposition for the Board of Trade members, real estate operators, and the financial interests, to get together and organize a Development Company, with ample capital to finance loans of this character? Based on a conservative valuation and at a fair rate of interest, with the mortgage so drawn that the principal would be reduced by stated payments, these loans could be resold in Bond form in units of One Hundred Dollars each to investors. The Company could

then proceed with their business of developing factory property, constantly keeping their own and other capital employed.

Just an idea—think it over, and if it merits approval, no doubt it will have a tendency to solve this important question.

At the risk of being considered egotistical, I want to write a few lines that affect me personally, and which will be my only comment on this subject.

At various times and at various places members of the Board, with the best of intentions, have suggested for consideration my name for public office. Although I highly appreciate the honor and the compliment, I have no desire for political preferment, and the only possible use that an office of that nature could be to me, would be the opportunity it would afford to serve the people. As President of the Board of Trade, I am willing and anxious to do my civic duty. I will write, speak and act, at all times and at all places, to the best of my ability in the interests of the City, and help to make it a cleaner and better place to live in. If at the end of my term of office it can be said that the Board of Trade has been a factor for progress and has materially helped to benefit Hoboken, I shall be content again to take my place in the ranks, and do my work under those who may succeed me. Politics cannot and should not enter into any of the work of the Board; neither should any of its officers lay themselves open to the criticism of being partisans in the political life of the City and any discussion of the political aspirations or desires of those occupying official positions in the Board, can only lead to comment and dissension. Therefore, I deem it a duty to make my position very clear in this matter, and any friend of the Board of Trade will refrain in the future from suggesting my name for any public office. Let us all work and pull together for Hoboken, each and every one doing his best. Let not personal interests conflict with the work of the Board, and we will soon have a City to which we can point with pride.

### ATTRACTIVE WINDOW DISPLAYS.

The exceptionally large and attractive jewelry displays in the show windows of B. Braunstein's establishment at 234 Washington Street, should serve as a sound argument for home patronage.

### GARFIELD'S MAYOR IN BUSINESS HERE.

The Rubberoline Manufacturing Company, manufacturers of a compound for the waterproofing of paper, has located its plant at 458-460 Eleventh Street, this city. The company is composed of New York and New Jersey business men, and was organized by Mayor John Karl of Garfield, N. J., F. C. Von Heydebrand and Henry Miehelek.

Mayor Karl is the founder of the Garfield Board of Trade and is now occupying the mayoralty chair for the second time.

(Continued from page 9.)

bridge, very forcibly showing the truth of that old adage: "In union there is strength."

In looking over the various papers sent me by the Secretaries of the Boards in other cities I was particularly struck with the work which had been accomplished by the Newark Board of Trade and also with their by-laws. I then decided to have papers of incorporation drawn and when these were ready, had sixteen citizens sign same and called a meeting for June 2, 1904, at Meyer's Hotel. At that meeting only six of the incorporators appeared and as it required nine to organize the Board, I wrote each incorporator saying that the Board could not be organized unless every incorporator was present and asked them to attend a meeting to be held on June 9th, 1904, at Meyers' Hotel.

At this meeting thirteen of the incorporators appeared and the Board was organized and by-laws adopted similar to those of the Newark Board of Trade, and in six years the membership has increased until at the present time it amounts to over two hundred and fifty members.

In looking over the preliminary work of the Board, it may be true that the Board has not accomplished all of its objects, yet it has done much good and now with its organization completed, it is in a position to accomplish those things which it has planned for the public good.

From a builder's point of view, it seems to me you have planned well, built your foundations in an excellent manner and are now ready for the superstructure, therefore, it behooves the Board to use care in completing its plans and if it uses care in doing its work, the people will see that it is doing well and it will thus gain their confidence and support.

It seems to me that any citizen with a spark of civic pride in him should be glad to be a member of a Board composed of so many of our best and most representative citizens. The Board deserves the thanks of the citizens for the publication of the Tax List and the City's financial statement and also for its efforts in behalf of a sewerage system, a better building code, an economical City Government and a more healthful and beautiful city.

Subscribe to the Bulletin.  
Send in news items.

### LARGEST GASOLENE ENGINE BUILT IN HOBOKEN.

The Nilson-Miller Co. has recently completed for the Strang Gas-Electric Car Company, of New York, one of the largest gasolene engines ever built. It has six cylinders of 10½ inch bore, and while the builders only rate it at 150 H.P. the standard automobile rating would be 265 H.P. It was installed in a railway motor car at the works of the J. G. Brill Co., Philadelphia, Pa. The car is built of steel, 66 ft. long and weighs 59 tons, was tested on the Pennsylvania R. R. and is now in daily operation on the Minneapolis, St. Paul, Rochester and Dubuque Electric Traction Company.

### NEW DEPARTMENT STORE FOR FIRST STREET.

A modern three-story Department Store of fire proof construction is being erected at 366-368 First Street for M. Eichler whose old establishment is located across the street. The new store will be known as Eichler Bros. Department Store and will be completed, it is thought, in time for the holiday trade. Michael Catello, of 526 Jefferson Street is the builder.

### STRANGE WORKERS IN HOBOKEN.

Among the army of toilers in this city are a score or more of trained ferrets, the property of Frank Helm, a manufacturer and dealer in vermin exterminators at 300 Washington Street. These little animals, so skilled in their profession, are used by Mr. Helm in ridding houses and ships of mice and rats.

## PATRONIZE HOME TRADE

A Suggestion:

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as we advertise, and our methods are strictly business





STENECK BUILDING AS IT WILL LOOK WHEN COMPLETED.

John Steneck & Sons, Bankers and Steamship Agents, are now erecting their own office building at the corner of River and First Streets. This structure will be a fire-proof office building, and modern in every detail. It will be a combination of granite and brick. The first story extending upward 21 feet, will be of granite and the remaining four stories will be of light brick and terra cotta. The total height of the five stories from curb to roof will be about 75 feet. The building is particularly well located because it will have light and air on all four sides. It will have a frontage on River Street of 50 feet and a depth on First Street of 100 feet.

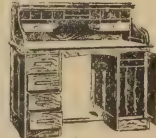
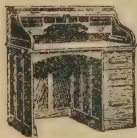
The Banking House of John Steneck & Sons will occupy the first story and the remaining four floors will be rented out for office purposes. An efficient elevator service of the latest Otis type will be instated. The floors will be divided into suites or individual offices to meet the needs of the various tenants. The

building will be heated by steam and will be wired throughout for electricity.

The illustration above will give some idea of the architectural beauty of this structure, which, when erected, will be both an ornament and a credit to the city. It is located within two blocks of the McAdoo Tunnels, Lackawanna Railroad, Trolley Terminal and the Ferries. We are informed that the Building will be ready for occupancy on or about April 1, 1911, and that a variety of business men, including architects, lawyers, engineers, doctors, and real estate brokers have already applied for offices.

On last Saturday evening, a certain order of Red Men paraded Washington Street with a band of music; some of their members following, industriously stuck placards (announcing an approaching function) on telegraph poles along the line—in view of the ordinance just passed, one wonders where the policeman on post happened to be at the time.—Spectator.

## THE BUSINESS MAN GETS HIS INNINGS HERE



As well as the Householder, that is to say, Office Desks, Chairs, Tables and Filing Devices are here to meet every requirement. We have a splendid assortment of just such goods and sell closer than exclusive office furniture dealers.

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and Bloomfield Sts.,  
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### PUBLIC UTILITY COMMISSION DENIES RAILROAD APPLICATION.

We give below a fac-simile letter received from the Public Utility Commission a few days ago. The letter speaks for itself.

BOARD OF PUBLIC UTILITY COMMISSIONERS  
FOR THE STATE OF NEW JERSEY.

IN THE MATTER OF THE APPLICATION  
OF THE HOBOKEN MANUFACTURERS  
RAILROAD COMPANY TO CROSS CER-  
TAIN STREETS AND AVENUES IN THE  
CITY OF HOBOKEN AT GRADE. } FINDING.

This application seeks permission to lay tracks at grade across some fifteen streets in the City of Hoboken.

A careful consideration of the statements made before the Board and the brief submitted to it on behalf of the applicant leads the Board, at this time, to withhold the desired permission.

The application in some of its aspects involves questions peculiarly of local interest on which in the first instance the local authorities should pass judgment, and the benefit of which judgment, this Board should have in its final disposition of the matter.

Should the local authorities approve, in whole or in part, of the application before them, the application to this Board may be revived on notice to the municipality, and the present disposition will not act in prejudice thereof.

Dated, September 27th, 1910.

(SEAL) BOARD OF PUBLIC UTILITY  
COMMISSIONERS FOR THE  
STATE OF NEW JERSEY,  
By

ATTEST: President.  
(Signed) Frank H. Sommer,  
(Signed) Alfred N. Barber,  
Secretary.

### GROVE HAT CO. LOCATES HERE.

The Grove Straw Hat factory at 1114-22 Willow Avenue adds another large manufacturing industry to Hoboken. Their new quarters typify for the concern more than a quarter century of uninterrupted progress in the manufacture of straw hats for boys, misses and children. In the beginning of 1910 the firm purchased its present factory building, which is up-to-date in every particular and has a capacity of over six hundred dozen hats per day. The Company employs between 250 and 300 men and women. It expects during the coming year to break all records.

### PERSONALS.

Mr. Max Schalscha has returned from a trip to the Middle West. He was very much interested in the development of the long-trip trolleys West of Buffalo. Trolleys connect many of the big Western cities. He brought back some literature showing some of the routes that he became interested in.

Mr. Rufus Besson has returned from a six weeks trip to the Pacific coast. He went direct to Mexico City, Mexico, and returned via California, Oregon and the Canadian Rockies.

Mr. Hurwitz, proprietor of the Lining Store, 316 Washington Street, has returned from a short but enjoyable visit to Meridan, Conn.

Mr. E. H. Horwood, accompanied by his wife and daughter, sailed Saturday for Europe on the Steamship Minnetonka. Mr. Horwood expects to be away until the 30th.

Mr. Schroeder, Secretary of the Board was married to Miss Clara Rompano, on October 18th in Hoboken. Mr. Schroeder and his bride are now on their honeymoon trip through the West.

Mr. W. Mountford of the firm of Bragg & Co. and Mr. R. T. Greear of Rudolph's Millinery, visited the Interstate Fair, at Trenton on the 29th.

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### INLAND BATH.

The Committee on Public Grounds and Buildings of which Second Vice-President M. H. Baumgarten is Chairman, submitted the following very interesting report to the Board at its October meeting. It points out the usefulness of the Jersey City Inland Bath and also describes a Public Laundry in the City of Edinburg. The establishment of a Public Laundry in this city has long been the aim of our mayor:

The report is as follows:

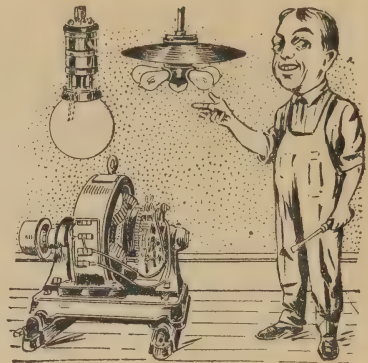
In view of the agitation last spring for an Inland Bath for Hoboken, your chairman arranged with our Mayor to visit the Inland Bath located at Erie & 14th Streets, Jersey City, and for this purpose called a meeting of the Committee on Public Grounds and Buildings for July 9th last, but regrets to report that Mr. Thos. Carey was the only other member of the Committee who responded to the call. His Honor the Mayor, Mr. Carey and your chairman proceeded to Jersey City on a visit of inspection and submit the following report.

#### The Jersey City Inland Bath.

The Superintendent escorted the undersigned through the structure, which is built on a corner plot about 90' x 150'. The Bathhouse being about 90' x 90', one story high and constructed with yellow brick, the balance of the plot is used for a play ground. The building, which is very modern both as to plant and accommodations cost about \$65,000, whether the cost of the ground is included in this amount or not, the Superintendent was not quite sure. The building is equipped with a swimming pool graduated in depth, which is lined with white glazed brick, accommodating 75 men or 150 boys. In addition there are 72 stalls, each containing a shower. The Bath is open to males 4 days a week, and 2 days for females.

Your Committee was informed that the force required is a Superintendent, one engineer, one fireman, and six attendants (4 male and 2 female). The average consumption of coal is 20 tons per month. The undersigned also learned that the pool is drained and refilled semi-weekly with City water.

The attendance at the bath naturally varies with the season and the weather, on hot summer days as many as 500 females and 1,200 males availing themselves. The official figures for June being 6,903; July, 14,078 and August, 12,000. In July the attendance consisted of



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HOBOKEN



boys, 6,970; men, 3,462; women, 1,020; girls, 2,626; total 14,078.

To our surprise we were told that only one man in ten uses the pool, while it is a general favorite with the boys. Those using the pool are not permitted to wear trunks or tights, each one entering the pool must be entirely nude and pass the attendant's inspection, and no one having a disease of the skin is permitted to enter.

The shower stalls are constructed entirely of slate and each one has a small seat and shelf to accommodate the wardrobe; whilst intended for one person, they are in rush hours used for two. Each one entering the bath is supplied with a piece of soap, and those desiring a towel are charged 5c.; this fee is a perquisite for the attendants who both supply and launder the towels.

Should our City authorities decide to install an Inland Bath in Hoboken, the Erie Street Bath is a fairly good model, though somewhat too large for our City's need. Some minor improvements could be suggested by your Committee, both in regard to the water heating plant as well as the construction of the shower stalls.

Your chairman also visited the Inland Bath located on Summer Ave., Newark. This is a much smaller and less pretentious building accommodating about one-half the number of the Jersey City Bath.

The plunge pool, which is about the same size as the Erie Street Pool, to my surprise, is not used at all, due to an order from the Health Department which claimed that the pool is a disease spreader, although they were unable to point to a single case of disease which originated in this bath. Nevertheless, the use of the pool has been discontinued, and about 20 showers have been installed on one side of the pool.

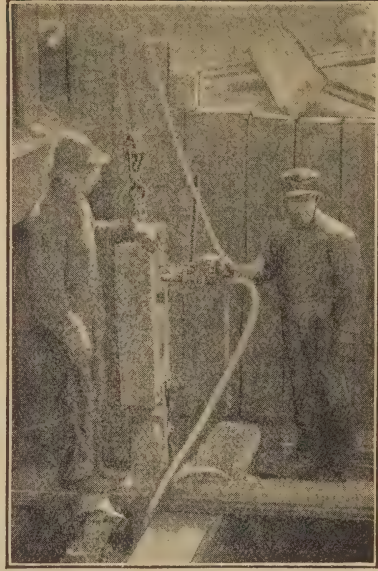
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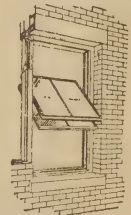
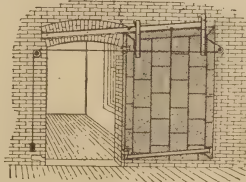


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General Machine Work

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HOBOKEN

The undersigned strongly advocate the establishment of an Inland Bath for our City. In view of the stand heretofore taken by this Board of Trade, we urge its officers and members to use their influence with the City authorities, to bring about the erection of such a bath in the very near future. It is hoped that by next summer the poor of Hoboken will be provided with facilities for cleanliness, which as you know is next to Godliness.

#### A Public Laundry.

Whilst inspecting the Erie Street Bath, our Mayor reiterated the need of a Public Laundry. Although this idea is a novel one in this country, we understand that there are several plants of this kind in Europe which have met with success. We believe that there is sufficient merit in the idea to warrant a trial, because many of our older tenements afford its occupants very poor facilities for laundering. Considerable sickness, principally colds and its attendant consequences, tuberculosis may be attributed to the opening of windows in cold weather, when the small room where the washing is done becomes overheated and filled with steam. Inasmuch as this public laundry could be well accommodated in the second story of the proposed Bath-house, the additional expense of a second story would be comparatively small.

Through the courtesy of his Honor, the Mayor, your Committee has been furnished with an illustrated booklet as well as a letter on this subject from the Edinburg Evening News from which the following is quoted:—

"Public Washhouses have been established by Edinburg Corporation in one or two of the poorer working class districts of the city where the dwelling houses lack suitable accommodations and where it is impossible for the residents to obtain drying green space. The Washhouses are largely taken advantage of, and in the largest of them which is fitted with accommodation for sixty washers at one time the number of admissions total 1,700 per week. The charge is 2d per hour, the tubs are arranged in double rows of six each, the tubs being back to back. They are made of metal and each tub is fitted with three compartments.

The largest of these is for the actual washing, another is for boiling the clothes, and the third is for rinsing them in cold water after washing. Washers supply their own soap and washing material, but a liberal supply of hot and cold water is part of their two-penny bargain. For the purpose of the boiling tub, steam is generated by means of an engine situated in the cellar underneath. The washer has only to turn on the steam and in a second or two the tub is filled with boiling water. At the end of each double row of tubs there is a machine called a centrifugal spindle which serves the purpose of a wringer and reduces the wet clothes to a state of comparative dryness. It is worked by hydraulic water power, and the receptacle into which the clothes are placed acts on ball-bearings. The machine is worked by the officials of the Wash-houses who alone are permitted to put in or remove clothes from it. After being whirled round the spindle for about three minutes, the clothes are found to be ready for the drying chamber. This consists of 60 metal clothes horses—one for each tub—which are run into position on wheels. By means of ventilating fans hot air is generated from one end of the room to the other, and the clothes are thoroughly dried in a very short time."

We submit this report for your careful consideration and earnestly hope that you will further your Committee's wish that the idea be endorsed and recommended by this meeting to the proper City Officials.

(Signed) Geo. Gonzales,  
Thos. Carey,  
M. H. Baumgarten, Chairman.

#### LAUNDRIES



**DON'T JEOPARDIZE YOUR HEALTH** by sending your linen to a heathen or unclean laundry. We give you the service you **SHOULD** have, and it costs no more than the inferior kind.

#### THE EAGLE HAND LAUNDRY

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### OBITUARIES.

*Emil Tietje* died at his home 23 Boulevard Loop on September 29, 1910 at the age of sixty-four. He was born at Kellingheusen, Schleswig-Holstein, Germany on September 23, 1846.

Mr. Tietje was a resident of Hoboken for thirty years. He was a mechanical engineer by profession and a graduate of the Polytechnic Institute, Carlsruhe, Germany. For twenty years he conducted a plumbing business in this city and then entered the firm of Tietje and Schilling, which was later incorporated as Tietje and Christ of which he was president. This business is still located on First Street, and under the name of Tietje and Christ will be continued by his son, Christian P. Tietje.

Mr. Tietje was always very much interested in the work of the Board of Trade, but latterly was unable, because of his ill health, to take that active part in the work which he would so much have liked to have done.

*Clemens T. Heitemeyer*, a member of the Board, and one of the most prominent German residents of this city, died very suddenly at the home of his daughter, at Kripp-on-the-Rhine, Germany. Mr. Heitemeyer was born in Germany, September 26, 1843 and came to this country when still a very young man, settling in New York for a time, where he embarked in the leather business. His success since then was remarkable. A number of years ago he organized the firm of R. Neumann & Co., in this city. The business is now being conducted by his son, Robert T. Deceased was a member of the German Club, Hoboken, and served as its president for two years. He is survived by his wife and three children.

### PARKS NEED ATTENTION.

On September 10th and 11th, the chairman of your Committee on Public Grounds and Buildings made an inspection of the various parks and Eleventh Street Strips, and were I to go into details this report would read very much like the preceding report of this Committee. The Hudson Street fronts of both parks located on this thoroughfare, present a very good appearance, but as the visitor proceeds easterly, the grass plots have the appearance of less care, and when the eastern boundary is reached the difference is more marked.

The appearance of Church Square Park could be considerably improved were more attention paid to the removal of fallen leaves and papers. On neither of my visits could I see a single keeper at work; perhaps this is due to the fact that my inspections were made on Saturday afternoon and Sunday morning.

The bald spots in the grass plots mentioned in prior reports seem to have grown larger, balder and harder trodden. These spots have been so long neglected that in my opinion they require either fertilizing or perhaps new sod or both to put them in proper shape. If such be the case, I recommend that this work be done at once and not deferred until Spring, when it is difficult to procure good sod, besides if done now, better results can be looked for next summer than if this work is delayed until Spring.

The former suggestions of your Committee for the sanitary improvements of the Public Comforts have not borne fruit as yet, though from all appearances the new public comfort,

now in the course of construction in Elysian Park, will be up-to-date. Since our last report I am glad to state that a uniformed officer is on duty in each park;—this a step in the right direction.

Respectfully submitted,  
(Signed) M. H. BAUMGARTEN,  
Chairman.

### "HOME PATRONAGE."

Patronizing home trade has often been the talk of the Hoboken business man, but why can he not begin on his own part by giving his brother store keepers his own and his family's trade as far as quality and selection permits. This will encourage all of us in keeping or rather selling the goods he calls for.

If we (the Hoboken business men) don't do our own shopping at home, how can we expect the man or woman that is employed elsewhere, and actually only sleeps in town, to do their shopping in the City?

I, for one, feel convinced that the average storekeeper will give more and better attention to a customer than a salaried employee of a New York department store.

Of course give the money's worth, be prompt and back up everything you advertise, and gain the confidence of the people. In this way our merchants will have a fighting chance against our out of town competitors, and for once and all wipe out the common talk that "You cannot get anything in Hoboken when you want it."

(Signed) "Twenty-five years on Washington Street."

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Our Professions by Performance



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to a Catalogue

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**NEW MEMBERS.**

**Thomas Cullen Roberts.** Mr. Roberts is a certified public accountant and a member of the American Association of Public Accountants. He is the expert who prepared the statement of the financial condition of the city, which appeared in our August Number. Mr. Roberts is the secretary of the American Association of Public Accountants and is one of the founders of the Society of Certified Public Accountants of the State of New Jersey. He has also been Lecturer and Demonstrator in the Science of Accounts at Stevens Institute. Mr. Roberts' New York office is at 56 Pine Street, and his Hoboken residence at 1203 Garden Street.

**The Tide Water Iron Works,** at 731 Jefferson Street, is another addition to the list of growing industries of our city. During the three or four years of their location in Hoboken, they have made rapid strides in the manufacture of sheet and plate iron buckets, tar-kettles, etc.

The officers of the Company are James Waring, McCoy, President and Henry J. McCoy, Treasurer.

**Powell H. Curtis.** Mr. Curtis is a printer by trade, having his place of business at 157 Newark Street. He came to this city some three years ago, and has only recently started in business for himself.

**Emil Joseph.** Mr. Joseph has his home at 606 Hudson Street and has been a resident of Hoboken for many years. He is the senior member of E. Joseph & Son, which firm is located in Washington Market (Manhattan) New York City. They are large and successful handlers of meat.

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The Wm. H. Atkinson Company, founded by Richard Atkinson in 1833, is prospering under the management of Wm. H. Atkinson, grandson of the original founder, and one of Hoboken's most energetic and highly respected citizens.

The company manufacture general iron and steel work, specializing on dredging and drilling machinery, clam-shell and orange-peel buckets, steel forgings and marine repairs. It has an advantageous location on the Hudson River at the foot of Seventh Street with railroad siding and lighterage facilities, and during the past six months its output has exceeded all previous records.

Mr. Horace T. Frizelle, formerly treasurer of the New York Engineering Company and also connected with the Colorado Fuel and Iron Company at Denver, is treasurer; Charles L. Ballard is assistant treasurer and Cleveland L. Frizelle is secretary.

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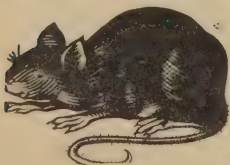
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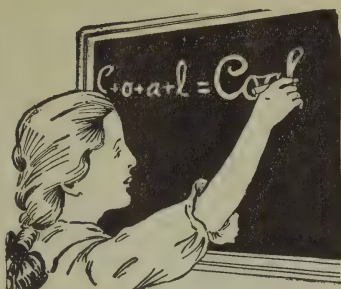
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FISCAL YEAR 1909-10

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With regard to the personal property, the Tax List shows the name and address of the person paying the taxes, also the value of the chattels upon which the taxes are paid and likewise the amount paid.

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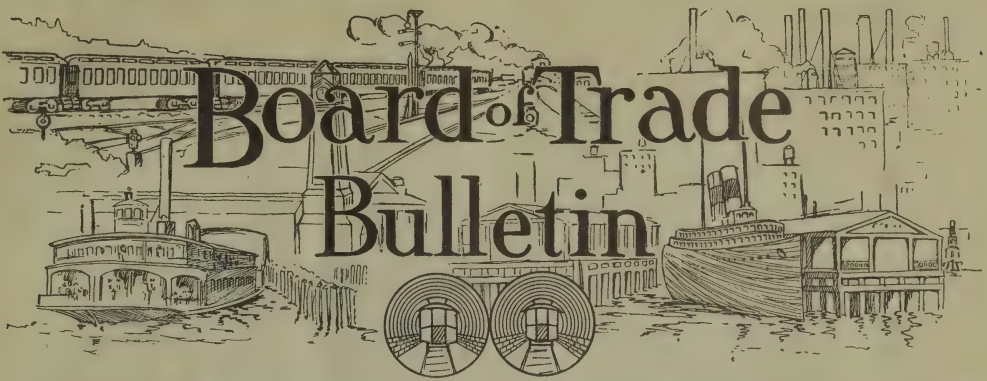
ADDRESS

**Secretary BOARD OF TRADE**

202 Washington Street

Hoboken, N. J.





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VOLUME ONE  
NUMBER SIX

## THIS NUMBER CONTAINS

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By Edward H. Horwood

✓ A Sewerage System an Investment

By Charles Fall

The Paterson Industrial Exposition

✓ A Safe and Safe Fourth of July

Some of the Big Things Other Cities are Doing

### Also

A Budget Exhibit

The Union Iron Works

President's Column

Editorial Comment

And Other Items of Interest

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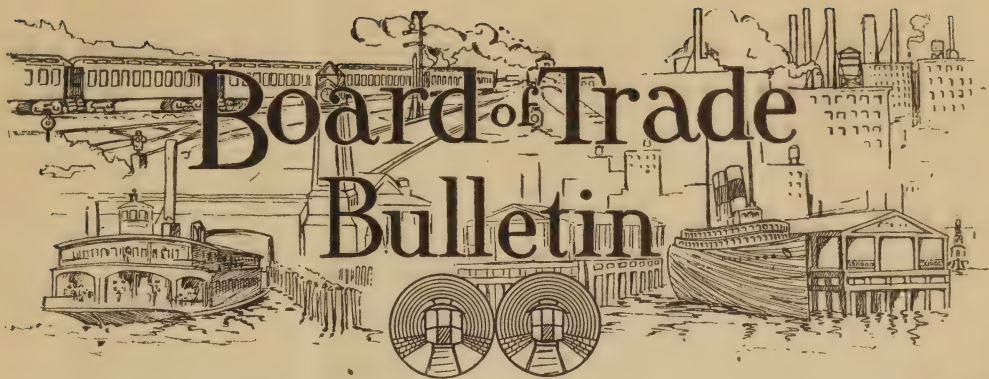
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Vol. I.

HOBOKEN, N. J., NOVEMBER, 1910

No. 6

## A BOARD OF FINANCE

INTERESTING ADDRESS BY JOHN J. VOORHEES

Delivered at the November Meeting and followed by a General Discussion

Mr. President and Gentlemen of the Board of Trade:

Mr. Muirhead, the genial and efficient Secretary of the Jersey City Board of Trade wrote me a few days ago and asked if I would go over to Hoboken and answer some questions with reference to the operations of a Board of Finance. Subsequently, your no less efficient Secretary wrote requesting me to make an address on this topic. I shall be glad to tell you what I know on the subject, but it will not be an address. While I believe it is very proper for a man who is going to Congress or even to the State Legislature to be able to think on his feet and express himself clearly and perhaps fluently, I doubt if this accomplishment is expected of an ordinary business man who happens to be a member of a financial body.

In order to believe in the efficiency of a Board of Finance you will have to concur in some of the theories of City Government that are in line with it. Personally, I believe in a City government where the responsibility may be readily traced; that where a Board or an official does satisfactory work, commendation may follow, and that where there is laxness or inefficiency a remedy may be applied.

I believe in small official boards; three members are better than five, and I am not sure but that for the ordinary City Boards, aside from the Board of Finance, one is not better than three. With the proper men in charge of Departments, a single headed commission is effective.

To make such a government effective, the main feature lies in the selection of the Mayor. He should be selected not because of his great political following, but should be a man of ability, honesty of purpose, force of character, and able to grasp quickly complicated conditions of a City government, of street cleaning,

education, finance or law. With such a Mayor you will get good Boards. With a mediocre Mayor you will get Boards of the same type, the stream never going higher than the fountain head. The citizens should look directly to the Mayor for a proper administration of the City government, and he should hold his appointees to a rigid accountability.

I don't think the government of Jersey City is ideal by any means, because there is divided responsibility.

In our City nearly all of the Boards are appointed by the Mayor and are bi-partisan. He appoints the Boards of Finance, Police, Fire, Health, Education, Taxation, Shade Tree and Assessment Commissioners, etc. He also appoints the City Treasurer, Comptroller and Collector. But one of our Boards, that has large powers and controls the Streets, Sewers and Water Department, is an elective Board and may or may not work in harmony with the administration. The Board of Aldermen is also elected, but with so many other Boards having specific duties, naturally their duties are limited. It is, however, the Corporate Board, and contracts are made and bonds are issued in the names of the Mayor and Aldermen.

### Personnel of Board of Finance

Now as to the composition or personnel of the Board of Finance. It is a bi-partisan Board, composed of five members, four of them being appointed by the Mayor, two from each of the dominant parties, and the fifth member is elected by the people to serve as President of the Board of Aldermen.

You will have to forgive what may seem like vanity or egotism if I say that for many years this Board has been selected with the greatest care by the different Mayors. I am glad to say that during the three years that I have been a member of the Finance Board I have never seen a question decided on political lines. We

have never had a case where the Democrats were arrayed on one side and the Republicans on the other.

The Board of Finance is largely the Mayor's cabinet, with whom he does or should consult on all matters of large public interest. He seeks to get men of business experience and knowledge of affairs, men on whom he can count for loyalty, men who have force enough to know when to say "No." As a rule, they are not good politicians. Indeed, in their efforts to conserve the interests of the City, with none too much money to spend, they are apt to make more enemies than friends. If they are liberal they are charged with being profligate in the distribution of the City's moneys, and if they are economical, they are charged with being niggardly.

As the work is exceedingly arduous and the salary only nominal (the salary is \$500), men who are desirable and who are willing to give their time are not easy to get. Indeed, few men who are appointed ever seek the position. As a rule the Mayor has to appeal strongly to a man's sense of public duty in order to induce him to accept.

#### Its Powers and Duties

Of course the first and greatest duty of a Board of Finance is the apportionment of the funds of the City for the various Departments for the proper and economical administration of the City government, provision for the issuance of necessary municipal bonds and the sale thereof, the anticipation of interest charges, and the thousand and one details of financiering incident to running the City.

In July of each year they invite the various Boards and Departments of the City to submit a detailed schedule of estimated expenses for the next fiscal year. This includes every Department of the City government. When these schedules are filed, the Board of Finance takes them up, goes over them carefully, and then begins what has come to be known as the pruning process. Each Board and each Department is given a hearing if they desire, and most of them do desire it, or they are called on for an explanation for the need of specific expenses. It is the purpose of the various Boards and Departments to convince the Finance Board how many more new schools, how many more policemen, firemen, street cleaners, etc., are needed, beside the multitude of other City improvements. For instance, the Fire Board begins by giving the amount required for salaries for Commissioners, for the Chief Engineer and his assistants and clerks, for the Captains, Lieutenants, Hosemen, etc., giving the exact amount required for each class, the amount for maintenance of apparatus, for supplies, for feed, and indeed, for every other item that goes to make up the yearly expenditure of that Board, and this plan is carried out with every Board or Department in the City, which includes, of course, the elective as well as the appointive Boards. It is the duty of the Board of Finance to see how far these claims may be reduced in the interests of the tax-payer without injury to the best interests of the City.

The Board meets regularly twice a month, although because of increasing business, these meetings are much more frequent.

The Board of Finance of Jersey City acts upon all bills, contracts and payments of the Street and Water Board, and disapproves or concurs, as seems in their judgment wise. It provides for all contingent, unexpected or unusual expenses. It defends suits, or, if the claim is clearly a just one, it permits judgments against the City; and allows the setting aside of erroneous taxes or assessments. It designates the City depositories and authorizes the borrowing of money for temporary uses. It listens to petitions from tax-payers and improvement associations looking for special improvements. Besides these, it operates the Free Public Baths, although I never could see just why.

#### The Bulwark of a City Government

A good Finance Board is, in my judgment, the bulwark of a City government. As a branch of a City government I thoroughly believe in a Board of Finance, and take pleasure in saying that I think Jersey City has been fortunate in selecting good men. I believe that better men are selected by a Mayor for the Finance Board by appointment than could be secured by election, because the men best equipped are not, as a rule, candidates for office, and would be unwilling to make a political canvas.

While I have referred to the salary as being small, it is my judgment that it is an advantage—that the type of men best equipped for the work are more likely to be secured at a small rather than at a larger salary, because it takes the office out of the list of berths to be sought for the pay. It makes it largely an honorary office,—an office that a man accepts in the belief that he may be of some service to the City.

I have been asked if the Board of Finance fixes the salaries of the City employees. That is not one of its functions, but its actions have a great bearing on the question. When a City Board desires to raise the salary of a clerk say from \$1,200 to \$1,500, they place in their schedule of estimated requirements for the ensuing year, the larger sum. If the Board of Finance allows this item to go through, the salary is raised, but if the item is reduced to the lower figure it is clear that there is no money provided to pay the advance, and to that extent of the Board of Finance controls the question of salaries.

Mr. Jagels: Is the power of the Jersey City Board of Finance supreme or can the Mayor and Council override you?

Mr. Voorhees: After we have made our appropriation neither we nor the Mayor and Aldermen can increase it. In fact, the Board of Aldermen have nothing whatever to do with appropriations.

#### Mr. Steuerwald's Views.

At the close of Mr. Voorhees' speech, Mr. Philip Steuerwald, one of our Tax Commissioners remarked that he saw little difference between the powers and duties of the Finance Board of Jersey City as compared with our Board of Tax Commissioners. He stated that in his judgment the best interests of the city had been served by the present Tax Commissioners and that in the past they have done effective and thorough work. He added that the Board made its appropriations after examining



the budget requests of the several city departments and that it had after due consideration appropriated such amounts as in its judgment it deemed sufficient. He said that he had expected to learn that the Jersey City Board of Finance had greater and more extensive powers. He repeated that he thought the present Board of Tax Commissioners had done their work faithfully and well and closed by saying, "When you have a good Board such as the Board of Tax Commissioners, leave well enough alone."

#### Mayor Gonzales Favors a Change

Mayor George Gonzales stated that he did not agree with Mr. Steuerwald in his opinion concerning the present Board of Tax Commissioners. He said he saw a great difference between the Board of Finance in Jersey City and our Tax Board, in that the former had control of the finances of the city for a full year, instead of sitting less than a few weeks, a year as our Tax Board does just before June 1st. He thought a Finance Board studying the financial needs of the city continuously and uninterruptedly for an entire year could come to a better understanding of the requirements of the city, and that none of our Tax Boards, however, competent, could do the same amount and kind of work that such a Finance Board could do that was in session all the year round.

Continuing the Mayor said:

"Another point that I wish to make is against our present method of preparing the Tax Budget. Had we a Finance Board during the past years, the present deficit that we are supposed to have would not now exist. The great trouble has been with the previous administrations. They have refused, and the Tax Boards have refused to put in the tax levy sufficient sums of money to leave enough in the Sinking Funds to pay off our bonds as they matured. I believe every member here knows that.

I am not condemning the present Tax Board as much as I am the previous ones. I believe that a Finance Board would be better equipped to carry on the work done by the Tax Commissioners, provided of course that the members of such a Finance Board were skilled and capable financiers who are themselves property owners. They should be appointed for a term of years. It would be best to have the terms of the members of the Board end when the administration which appointed them goes out of office."

#### Dr. McNamara Defends Tax Board.

Dr. T. C. McNamara spoke in defence of the present Board of Tax Commissioners. He explained in some detail the way in which the work of the present Board was accomplished, the methods pursued by it in examining the various budget requests and the manner in which it had arrived at its conclusions. He stated that the present Board had done its work thoroughly, without fear or favor, and that it had been actuated by a desire to serve the best interests of the city only; that if it had not made the appropriations which some of the departments wished, it had simply differed with those departments with regard to the sums required.

He then outlined the method under which the

Tax Commissioners are elected and expressed his belief that that method of election worked well; that the election of Commissioners by the people made would make them more representative and more independent, than an appointed Finance Board which he thought would be influenced in its judgment by the views of the appointing power.

#### A BOARD OF FINANCE.

As a result of the discussion had at the November meeting of the Board, a resolution was adopted authorizing the President to appoint a special committee for the purpose of considering the advisability of substituting a Board of Finance for our present Board of Tax Commissioners. The Committee which has been appointed by the President has been requested to study the question and to report their conclusions to the Board at their earliest convenience.

The Committee is composed of the following gentlemen: Mr. Arthur Seitz, Chairman, and Messrs. Frank La Pointe, Palmer Campbell, A. Lankering, W. L. E. Keuffel, V. Lassen, H. Geismar, H. Bonyng, J. W. R. Besson, Hon. George Gonzales, and E. W. Martin.

The Committee has held several meetings and they are approaching the problem with an open mind having in view simply the best interests of the city. A study of the laws under which the Finance Boards of several of the cities of this state are working is being made with a view to ascertaining the advantages derived from having such a board.

Meetings will be held at frequent intervals and while it is unlikely that the Committee can make any definite recommendations at the December meeting, they will probably be prepared to report on the progress that they are making.

#### CORRESPONDENCE.

##### Early Closing

Mr. Merchant:

Are you a slave to your business? If so, why? Probably because you have never tried early closing. If you are afraid of losing business, you will find out that you are mistaken,—you won't. You will keep on going ahead just in proportion as you are progressive.

We were of the same opinion as you are, some years ago, until we awoke to the fact that it was only an idea. We first tried two nights, then three, and for the past two years we have been closing every night excepting Monday and Saturday. The new building we are erecting is the only answer we need give that it was a good move on our part.

There are three firms closing in Hoboken every night excepting Mondays and Saturdays, namely:—Geismar-Meyer & Co., Cordts & Katenkamp Co., and ourselves, Tietje & Christ.

Why not make this thirty firms before the new year begins? Commence the new year right.

(Signed) Tietje & Christ,  
Christian P. Tietje,  
Vice-Pres.

## LAKE MOHONK CONFERENCE ON INTERNATIONAL ARBITRATION.

Report by E. H. Horwood.

About fifteen years ago, Mr. Albert K. Smiley, of Lake Mohonk, was inspired with a great idea.

He called a few friends in conference and confided to them his faith, that ultimately—by the power of logic, of reason, of good sense, and the development of the doctrine of the brotherhood of man,—International Arbitration would arrive.

Now these were earnest, good and honest men—but yet, when, agreeing with their host, they put forth their belief in this doctrine, they were looked upon as impractical dreamers, and received (calmly enough, for they were philosophers) the ridicule of the world.

Fourteen years ago they conferred again, debated again, again published their conclusions, advocating and giving reasons for International Arbitration.

They were still dreamers, in the estimation of the busy and the practical. And in the thirteenth and in the twelfth, and in every year since then they have come together to discuss and to advocate and to agitate for this same idea.

But lately with a difference.

For each year the number of these conferees has grown, and their influence increased.

They are no longer regarded as dreamers, but as very sensible men, and they differ from others only in that they see a little sooner than the mass, this "Idea" of theirs embodied in the Constitutions of the governments of the world.

I have had the honor, as your delegate, and as a corresponding member, to attend several of these conferences—and they steadily grow in power. At the last one, for instance, there were present Governors, Senators, Generals, Ambassadors, and eminent men from other lands than ours. Among those who took part in the proceedings, either in person or by letter were: Secretary of State Knox, Senator Root, President Butler of Columbia University—The Ministers from Sweden, Switzerland, Ecuador, Columbia—Ex-President Eliot of Harvard, Wm. Jennings Bryan, the Chief Justice of Connecticut, the Mayor of Halifax, Nova Scotia, and many others of equal importance.

The Business Men of America were represented by the heads of fifty-nine organizations headed by the National Board of Trade. They held special meetings, and I take the liberty to append the report of James Wood, their chairman:—

"During the past year a steady advance seems to have been made in the awakening of business men to the injury to industrial and commercial enterprises caused by any interference with international peace.

"Along with their participation in the advance of public opinion upon the importance of maintaining peace and good will among the nations, the business interests of the world have a keener sense of the danger to their particular calling by rumors of war as well as by actual outbreaks of hostility.

"In the modern development of business, there has not only been a great extension of

its volume but it has become peculiarly sensitive to any interruption of normal conditions.

"The apprehension of danger has become a powerful factor in moulding business sentiment to a keener appreciation of the necessity of peace.

"Among the 173 associations co-operating with this conference there has been a gratifying increase both in interest in our organization and in activity in developing its work.

"During the year, in addition to the usual correspondence carried on through the Conference Office, bulletins have been issued at intervals of three months, giving up to date information on the progress of International Arbitration.

"Approximately five thousand copies of each have been distributed among the corresponding and co-operating organizations, with the request that they be given such publicity as might be possible.

"There is reason to believe that most of the organizations have given these bulletins attention, and have distributed them among their several bodies, and to the press of their respective cities, while many organizations have reprinted them in whole or in part in their official journals or bulletins.

"No attempt has been made during this year to increase the number of co-operating organizations; but two bodies, the Detroit Board of Commerce and the Waco (Texas) Business Men's Club have asked to be and have been enrolled.

"The number of organizations appointing delegates to the present meeting is 59, and of these, the representatives of 44 are in attendance.

"Among these are a number of National and State organizations, representing in turn many constituent bodies.

"Four organizations have offered substantial prizes or medals for essays on International Arbitration by the High School students of their cities. These are the Jacksonville, (Fla.) Board of Trade; the Springfield (Mass.) Board of Trade; the Newark (N. J.) Board of Trade; and the Hoboken, (N. J.) Board of Trade. The last named Board has offered a gold medal.

"It is not believed that the above statistics cover more than a fraction of the activity of the business organizations as the reports from many are incomplete, while action is pending in a number."

In conclusion, I desire to say that to those who think International Arbitration interests us not, it may be said that it *does* effect us *vitality* and to illustrate this, let us imagine war declared between Germany and England.

Within a week the busy traffic of the ships would end, the magnificent vessels that lay at our docks would lie inactive, and all who now profit by their trade would have to seek other means of gain.

In a less degree, this would occur if other nations warred, so let the truth sink in, that Hoboken is peculiarly interested in anything that aids the cause of Peace among Nations.

This is the selfish view.

There is another and higher one—the one that the dreamers of Mohonk had fifteen years ago, and the one they have ever held the

(Continued on Page 7.)



## THE UNION IRON WORKS

It will be of interest to learn that a member of our Board, the Union Iron Works, is supplying some of the machinery which will be used in the raising of the battleship Maine in the Harbor of Havana. A cofferdam formed by a series of cylinders made of interlocking steel sheet piling will be constructed to surround the wreck and these cylinders will be filled with the material dredged from the Harbor. This wall of steel will be in the form of an ellipse encircling the vessel at a distance of about forty-five feet. The piling will be ninety feet in length and sufficient to reach the solid bed of the harbor. When this cofferdam is completed the water will be pumped out of the interior and after the wreck is examined, it will either be raised or broken up.

The Union Iron Works have sent to Havana two complete sets of Arnott Pile Hammers, which will be used in driving the steel sheet piling into position. This company is the sole manufacturer of this improved hammer which is working a revolution in pile driving methods.

As will be seen by the accompanying illustration the hammer is a plain cast-iron body with a cylinder and valve chest in its upper portion, enclosing the ram and valve rod below. The opening is formed at the bottom with jaws to fit over the top of the wood or steel piling, or with a removal base for round piling. The jaws permit the insertion of pile caps for all makes of steel piling.

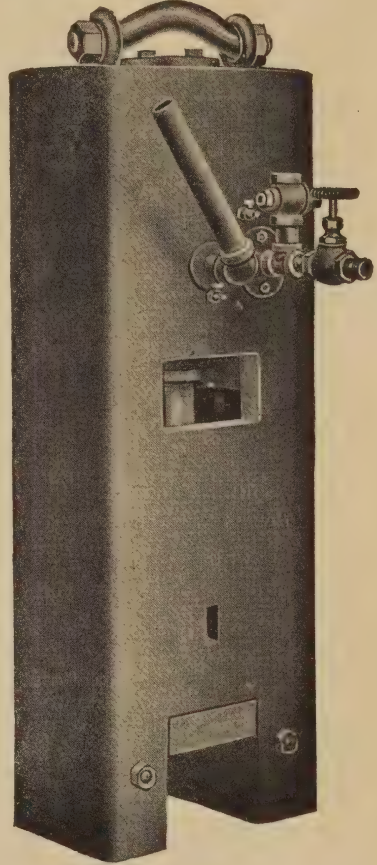
The hammer may be operated by steam or compressed air and contains a steel ram which is driven in a succession of short, rapid strokes running as high as 250 strokes to the minute. This hammer may be used either in the old style drop pile drivers, or may be swung from the boom of a derrick, or crane, and in the later case may be moved about from pile to pile within reach of the boom without shifting the derrick.

The building of the cofferdam would have been impossible under the old style pile driving methods. Engineers and contractors have agreed that the trip hammer pile driver is greatly superior to any of the old styles now in use.

The Union Iron Works was established in 1900 and incorporated in 1908. Mr. Max Schalscha, who is chairman of our Building Code Committee and also a member of the Sewerage Committee, is president of the company. The works are located on the Southwest corner of Grove and Newark Streets, running West on Newark Street and South on Grove Street. The plant is a very extensive one comprising a machine shop, hammer erecting shop, crane and assembling shop, bucket shop, forge shop, plate and sheet iron shop, pattern storehouse and the offices of the company. They have railroad facilities with the Lackawanna, Erie, and West Shore Railroads, connecting with all trunk lines.

The articles manufactured are largely heavy steel work. They make pile hammers, clam

shell buckets, coal conveying machinery, all fabricated steel work and all classes of heavy contractor's equipment, totalling about fifty different standard articles.



Their products are shipped not only all over the United States, but to all parts of the world. The normal working force consists of one hundred and twenty-five men.

### NOTICE TO ADVERTISERS

All changes of advertising copy should reach the Board of Trade office NOT later than the tenth (10th) of the month to insure insertion.

### A SAFE AND SANE FOURTH OF JULY

At the last meeting of the Board, the recommendation of the Trustees, that the Board use its good offices to bring about a safe and sane Fourth of July, was approved and a motion prevailed authorizing and directing the Officers to take up the matter with the city authorities with a view of bringing this desirable end about.

President Jagels in submitting the ideas of the Trustees said:

"You may think that this is a little early to begin to plan for a safe and sane Fourth of July, but it is believed that now is the time to begin the agitation. It may be a long cry to July 4th, but it is a matter which should now be considered in order that the proper action may be taken in due time. Last year our Mayor and Council made a move in the right direction in limiting the sale of fireworks, but their action left much to be desired.

"There has been a general movement throughout this country to celebrate the Fourth safely and sanely. In different cities the citizens have made that day a red-letter day, celebrating the national holiday in a dignified and befitting way. The kind of celebrations that have been held have not only benefited the business men but they have given to the children of the city a true conception of the real meaning of the Fourth of July.

"It would of course be necessary to have the Mayor and Council pass ordinances which would in the first place stop the shooting of fireworks. The program of another city will present some idea of what it is proposed to give to the citizens of Hoboken in place of the noisy celebration."

A program like the following is suggestive:

"In the morning we would have the firing of the National Salute and after that a public meeting at the City Hall with the Mayor and Council and other city officials in attendance; the reading of the Declaration of Independence and remarks as to the meaning of the day. Following that a parade of the Fire Department, Police Department, Boys' Brigades, school children, etc. In some cities floats illustrating the different events in our history have been used being manned by school children. The Board of Trade or the Chamber of Commerce has given medals and cups to the boys and girls making the best appearance in the parade.

"Then again we might have tests of efficiency of the Fire Department. Where such tests have been held, it has always been one of the great features of the day and has caused tremendous interest and excitement. I don't know, however, just how our Fire Commissioners and Mayor and Council would look upon the matter. Where such tests have been held, the leading Civic organization has ten-

dered a cup to the fire company which answered the fire alarm quickest. The test of efficiency consisted in starting at the tap of a bell and in getting to another street and there connecting up the engine and turning on the water in the shortest space of time. In one city I am informed they even built a small frame house which was set on fire and which was put out by the Chemical Engine.

"In the afternoon baseball games might be held and ice cream furnished to the children. In the evening a display of fireworks, would take place under the auspices of the city or under the auspices of the leading civic organization and all citizens invited to enjoy the exhibition.

"Such a program as I have just outlined has worked well in other cities and there seems to be no reason why it should not work well in this city. The cost of such a program could be borne by securing subscriptions from the public at large and limiting the amount of each subscription to not more than \$2.00. When the money has been raised in this way, other cities have found that they have always had more than enough money to cover all the expenses incident to the celebration."

The idea of holding such a celebration, immediately met with great favor. Mayor Gonzales when asked his views said briefly:

"The plan strikes me very favorably. I think it would be a good idea to have such a celebration. We are anxious to get away from the noisy Fourth which we have had in the past. I feel confident that the Council will co-operate with the Board of Trade and will pass such ordinances as will be deemed necessary. The Council would have acted last year, but they did not care to interfere with the storekeepers who had already put in their supplies of fireworks, as such an ordinance would have prevented the sale of their merchandise. Otherwise we would have had a quiet Fourth of July last year."

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All the newest ideas and a plentiful assortment in either  
**Hats, Shoes or Furnishings at**

# *Bragg & Co.*

"THEY MAKE HATS"

302 WASHINGTON ST., HOBOKEN

where good merchandise and honest prices  
always prevail.

## ROBERT R. RIESER

### REAL ESTATE AND INSURANCE

HOBOKEN, N. J.



### A BUDGET EXHIBIT FOR HOBOKEN.

At the November meeting of the Board of Trade it was decided to hold a budget exhibit during the month of January, the object of which is to graphically illustrate how the money is expended by the several city departments in carrying on the municipal government.

The budget exhibits heretofore held in New York City have attracted wide attention and the one held during last month was visited by President Jagels and Mayor Gonzales. Upon the recommendation of the Trustees a resolution was adopted directing the President to appoint a committee to prepare for an exhibit and in pursuance thereof the President has appointed the following Committee, taking for its members the chairman of almost all the standing committees. It consists of Mr. E. H. Horwood, Chairman, and Messrs. W. L. E. Keuffel; H. A. Gaede; C. A. Burhorn; A. Lankering; M. H. Baumgarten; E. W. Martin; F. C. Lang; Dr. Samuel Helfer; W. P. Warmbold; E. V. Magee and A. G. Weissenborn, representing respectively the Committees on Education; Streets; County Affairs; Civic Affairs; Taxation and Assessments; Public Grounds and Buildings; Public Good and Progress; Sewerage; Health; Fire, Water and Police; Insurance; Manufactures and Commerce.

The Committee has held several meetings and is busily engaged in the details of the work.

#### Stevens Fund Will Help.

In this connection it might be of interest to say that the budget exhibits in New York City were inaugurated by the Bureau of Municipal Research, under whose auspices several were given. The last one was conducted by the city itself. The Robert L. Stevens Fund for Municipal Research, through Dr. William H. Allen, has kindly offered to assist our Board in every way.

The Budget Exhibit held during the month of October in New York City was a practical demonstration for the benefit of taxpayers of the way in which their money is spent and what is accomplished. In addition, a daily lecture was given by those in charge of the various departments, who explained in detail how a large municipality is run.

This exhibit has been held for several years, its popularity increasing rapidly. Heretofore it was a private affair; this year the city pays the bills. In the various departments it was set forth how much money is appropriated for specific purposes, and it was also worked out, so that the ordinary mind could comprehend it, exactly how each dollar goes.

Then, too, there were exhibits of model machinery and apparatus. For instance, in connection with the street cleaning department's

exhibit several models of teams and "white wings" were displayed, with a snow plow that does the work formerly accomplished by fifty pairs of human hands. In order to show to the people what they are getting for the \$160,000,000 put into the new water supply system, a cross-section of the great Catskill aqueduct was erected, this being of the actual dimensions.

Motion pictures were utilized to illustrate the lectures of the municipal officers.

Borough President George McAneny, of the borough of Manhattan, was an active member of the committee having charge of the exhibit.

### LAKE MOHONK CONFERENCE

*(Continued from page 4.)*

greater, that Peace should encompass all the earth, and men become brothers indeed—that when differences arise, Arbitration, not War, should end them.

These conferees assemble on the invitation of Mr. Smiley, and are his personal guests for three days of the Conference. Every attention is paid them, and literally the place is theirs for the time being.

Mohonk is a few miles from Kingston on the Walkill Valley branch of the West Shore R. R., and is on a ridge between the Rondout and Walkill Valleys. The scenery is magnificent—exceeded nowhere (in the writer's knowledge), in America, and art and patient skill has aided Nature to make it seem a Paradise.

I may fitly close by saying that in accordance with a previous recommendation of mine you authorized the giving of a gold medal to that graduate of the High School who should present the best essay on the subject of International Arbitration.

The medal was duly won, and given, to Miss Jean Lucas at the Commencement Exercises of the High School in June last.

The contest excited much interest, familiarized many of our citizens with the subject, and is, I think, worth repeating another year.

... THE ...

## LINING STORE

316 Washing St., Hoboken

THE ONLY SPECIALTY HOUSE IN  
HUDSON COUNTY AND THE  
LARGEST OF ITS KIND IN  
THE STATE.

**H. H. DIERKSEN**  
**The Reliable Furniture and Carpet Dealer**  
WASHINGTON AND TWELFTH STREETS

**PATERSON INDUSTRIAL EXPOSITION**

About 35 members of the Board visited the Paterson Industrial Exposition on Wednesday afternoon, November 16. A car had been chartered and the party left Hoboken about 1:45 P. M., returning about 7:30. The members were more than repaid for their afternoon's visit and greatly enjoyed every feature of the Exposition.

The Exposition is the first held by the City of Paterson under the auspices of the Paterson Board of Trade. It was designed to show the City's manufacturing and mercantile resources, and also to show the people of the United States the value of Paterson as a manufacturing city and as a home. The Paterson Board of Trade has more than accomplished its object. The Exposition continued from the 9th to the 19th of November.

Our party was received by Mr. John J. Fitzgerald, Secretary of the Board of Trade and Mr. Frank Maass, Chairman of the Reception Committee, and under the guidance of these gentlemen our members were enabled to see every detail of the Industrial Exposition. They were particularly interested in the large exhibition of silk in process of manufacture, almost every step in the manufacture of silk ribbons and silk materials being shown. They saw how intricate designs and photographs were woven into the silk ribbons, and also examined the great variety of delicate machinery used in the manufacture of silks.

Over 150 of the diversified industries of Paterson were exhibiting. A regular program of music and other entertainment was furnished to the vast number of people who visited the Fifth Regiment Armory where the Exposition was held. The Armory was beautifully decorated, purple and yellow being the predominant colors.

The members of the party had a most enjoyable time and were greatly impressed with the industrial greatness of our sister city.

Among the gentlemen who comprised the party were:

President Jagels, Messrs. Thomas C. Roberts, H. D. King, Henry Pollak, John Rickens, Henry Bishop, Herman Geismar, Walter Schultz, Maurice Hendberg, E. W. Martin, Otto Gibian.

Messrs. Max Machol, Louis Von Schondorf, Adolph Lankering, Gustav Hauser, Charles F. Harms, H. A. Ayvad, E. V. Magee, David Mayer, Max Driesen, Max Z. Hurwitz, Eugene Smith.

Messrs. R. T. Greear, Walter P. Warmbold, A. S. Schiller, H. H. Dierksen, John F. O'Hara, L. G. Nilson, W. Mountford, H. E. Schneider, J. H. Grouls, E. A. Brown, and Rudolph Schroeder.

**KEEP RINGING.**

When the first ring at the door bell is not answered, don't conclude that the folks are not at home. This applies to advertising. Ring again.—British Printer.

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**Real Estate and Insurance**

COMMISSIONER OF DEEDS  
NOTARY PUBLIC

**Newark and Washington Sts.**

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**\$ ANYBODY OWE ?  
YOU MONEY ?**

If so, we CAN collect it, and our charges for honest service will be most reasonable in EVERY instance. We solicit a trial.

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68-70 HUDSON ST.  
HOBOKEN

Established 1893

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**FINEST DIAMOND DISPLAY IN THE CITY**

**234 Washington Street**

Cor. Third Street

HOBOKEN, N. J.

**Portrait and Commercial Photography**

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Groups a Specialty

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HOBOKEN'S LEADING AND MOST  
POPULAR PHOTOGRAPHER

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**HOBOKEN**

"Manewal" on a photograph is a guarantee of permanence and excellence of finish.

**M. HENDBERG**

415 Washington Street  
Opp. Odd Fellow's Hall

**Florist**

Hoboken, N. J.  
Telephone 666

**HUDSON COUNTY'S LARGEST AND BEST EQUIPPED FLORIST ESTABLISHMENT**



**BOOSTING HOME TRADE.****The Home Trade Committee Working Hard.**

The merchants of the Board of Trade have felt for some time past the need of concerted action on the part of those doing business in Hoboken to bring about better trade conditions in Hoboken. Realizing the existing conditions President Jagels called a meeting of the merchants for the purpose of discussing the whole problem. The result was a well attended meeting held on October 19th, at which about thirty merchants were present. After going over the entire situation the president was requested to appoint a committee on Home Trade, who should gather a fund for the purpose of advertising the advantages of trading at home.

Since that first meeting the Home Trade Committee has accomplished much. They have held meetings on an average of once a week and have mapped out a strenuous Advertising Campaign. A fund now reaching about \$1200 has been collected and the money is being used in booming Home Trade. Advertisements are being inserted in the daily press, cards are about to be placed in the trolley cars and bill posters are being placed on the various bill-boards in this city. "Boost Hoboken—Trade at Home!" is the slogan of this new movement.

Envelopes are being printed, having on the reverse side the imprint of a cut requesting the people of Hoboken to shop at home. Already some 25,000 of these envelopes have been ordered by the merchants of this city and are being distributed.

The Committee that is carrying on this admirable campaign so ably, consists of the following gentlemen: Mr. Max Hurwitz, Chairman, Messrs. Robert T. Greear, Walter Mountford, Christian P. Tietje, Herman Geismar, Walter Schultz, Adolph Matthiessen, I. Salomon, H. H. Dierksen, Chas. Weber, M. Eichler and H. Bishop.

**A New Realty Company.**

Within the last few weeks the Ideal Homes Company was organized for the purpose of carrying on a general real estate business. One of our active members, Mr. Walter P. Warmbold, is president and treasurer of the company and Messrs. Henry E. Warmbold and Edward

W. Simpson are vice-president and secretary respectively. This company has begun the erection of a series of sixteen private houses at Westfield, New Jersey, two of which will be ready for occupancy during the early spring. The cost of the houses will vary from \$4,500 to \$6,000. Mr. H. E. Warmbold is the supervising architect. The offices of the company are in the Terminal Building, Hoboken.

**A Garage For The Schmalz's Bakery.**

Messrs. John Schmalz's Sons are building an addition to their large bakery in the form of a garage. It is intended to accommodate their new commercial automobiles which are to be used for the delivery of their bread products.

The structure, which is now in the course of erection, will be about two stories in height and entirely distinct and separate from the bakery. It faces Clinton Street and will have a frontage of about 75 feet.

**"SHOP IN HOBOKEN"**

Our Prices Lower Than New York Stores

**I. Salomon**

"The Stores for Men's and Boys' Wear Only"

**305-307 FIRST ST., HOBOKEN**

**HOUSEFURNISHING GOODS****GET IT IN HOBOKEN**

We carry as complete lines of Agate Ware Crockery, China, Bric-a-Brac, Window Shades, Toys, etc., as any New York store and our prices are actually lower.

**SOL. LUBASH'S**

**Reliable Bazaar**

**112 WASHINGTON ST.**

**DID YOU SAY INSURANCE ?**

Gentlemen:—Keep your Insurance Policies always up to the "scratch." If your Agent or Broker does not do this for you, employ who one will. I don't simply take your policy and collect your premiums, but I give you the best that's in me in the way of careful attention and policies written in the best companies. Now don't believe what I say, but give me a chance and find out for yourself.

**WALTER P. WARBOLD,**

**REAL ESTATE  
FACTORY SITES**

**Insurance Broker  
(ONE WHO DOES YOUR WORK)**

**68-70 HUDSON STREET  
HOBOKEN, N. J.**

## BOARD OF TRADE BULLETIN

ISSUED MONTHLY BY THE

## HOBOKEN BOARD of TRADE

At No. 202 Washington St.,

Hoboken, N. J.

Telephone 555 Hoboken

NOTICE TO ADVERTISERS—Changes of copy should reach this office not later than the 10th of each month to insure insertion.

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Members may secure extra copies of the Bulletin by addressing the Secretary.

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E. W. Martin  
Adolph Lankering

10

NOVEMBER, 1910

We are anxious to keep the list of the membership, which appears on the last pages of the Bulletin, accurate and complete. Every member is requested to scan the list carefully and to advise the Secretary of any errors.

The fiscal year of the Board of Trade ends on November 31. There are a number of members who have overlooked the payment of their dues for the current year and as we are anxious to close our accounts, the Treasurer would appreciate it if the members now in arrears would remit at their earliest convenience.

The November meeting broke all records for the admission of new members. Twenty-three applicants were admitted. We need about twenty more in order to raise our membership to 300. Our members should make a special effort to bring in new applicants for the December meeting, so that we may begin the new fiscal year with a membership of at least 300 active workers.

We publish elsewhere in this issue the splendid address made by Mr. John J. Voorhees, of the Board of Finance of Jersey City. His speech will do much to crystalize sentiment in this city for a more modern and workable method of handling the financial affairs of our city.

The excellent committee appointed by the president to consider the advisability of substituting a Board of Finance for our present Board of Tax Commissioners is hard at work making an extensive examination of the various Finance Boards in this state and their report, when submitted, will doubtless be of great interest not only to the members of the Board but to all of our citizens.

We wonder whether the Commission form of government is the only remedy for the ills developed by our municipalities in this state. The Board might with profit have a committee investigate the merits of this new form of city government. Des Moines and Galveston are shining examples of its efficiency.

Senator Fielder of Hudson County will address the Board at its December meeting, taking for his subject the question of "Legislation." It is hoped that we shall also have the pleasure of having several of our Assemblymen-elect with us at that meeting.

Dr. Frederick H. Cleveland of the Bureau of Municipal Research has been appointed one of a committee of three by President Taft to effect a re-organization of the various departments at Washington. Dr. Cleveland was one of the experts who assisted in the recent examination of our city's finances made by the Robert L. Stevens Fund for Municipal Research. The Board is gratified at having had the assistance of so experienced a man and desires to congratulate both Dr. Cleveland and the Bureau of Municipal Research upon the recognition shown them.

Which is more important?

The regular monthly meeting of the Board of Trade or the work carried on by the Committees?

They are equally important. No Board of Trade can be a success without the hard work that must be done by its committees, and no committee work, however well done, can really amount to much unless it has the enthusiasm and the backing of a regular monthly meeting.

Committee work stands for nothing unless it has the approbation of a large representation beyond the committee.

The two must work together. There is always room for improvement, but improvement amounts to nothing unless it is rewarded with encouragement—if it merits encouragement. Our committees, as a whole, are doing good, faithful work. For men as busy as ours the work rendered shows a spirit of unselfishness and local pride that is admirable.

Mr. Committeeman, let your good work continue!

The Home Trade Committee during the few weeks that it has been in existence has done remarkably efficient work. It has collected a fund of over \$1200 and is now busily engaged in bringing to the attention of the public the advantages of trading at home. Already the people are responding and many of our retail merchants report increases in their business, which may be reasonably attributed to this advertising campaign.

Few committees have ever taken hold of their work with greater enthusiasm. We hope that their efforts will be crowned with success. No movement inaugurated by the Board has been deserving of more consideration from the citizens of our city.



## PRESIDENT'S COLUMN.

"I don't care a damn for the City of Hoboken, all I want is to run my business and to be let alone,—don't bother me with your Board of Trade." So said a merchant to a representative of the Board of Trade a few days ago. **Civic Pride** and **Public Spirit** would certainly be at a low ebb in the City if this merchant correctly represented the majority of the business men, but fortunately such is not the case. Most of our merchants are broad minded men,—they realize and appreciate the fact that in taking an active part and interest in civic affairs, they are not only developing the commercial and residential possibilities of their City, but indirectly, in helping others, they are helping themselves.

"No, I will not join the Board of Trade, I have a friend who is a member, he will look out for my interests." He appreciated the fact that the Board could do a great work in the interests of the City, but he cheerfully delegated its responsibilities to his friends and neighbors,—they could look out for him, all that he proposed to do was to enjoy the benefit of their labors. May he live a quiet, peaceful and contented life, and when the time comes that he is gathered to the Fathers, may he go hence still looked after by his faithful friends, who, no doubt, will see to it that he is laid at rest in a bower of roses, a sunny nook, by a babbling brook,—where the robin chirps his morning song,—and the nightingale sings all the night long.

Senator Fielder will be with us at the next meeting. I trust that we shall have a large attendance to hear what he has to say on all matters appertaining to Legislation. He is your Senator, he represents your interests at Trenton. We want you to meet him per-

sonally, so that when the Board of Trade desires to further the passage of a bill that will benefit our City, or defeat one that may be a detriment to our best interests, he will know that this Board is reflecting the sentiment of business men, financiers and real estate owners,—and he, no doubt, will see to it that we receive at Trenton that consideration to which our members are justly entitled. He is more than glad to meet with you,—will you not show your appreciation by turning out in large numbers to greet him?

Did you ever notice a hive of bees? How they work and how much they accomplish. Do you know that a colony of bees have a systematic and business like way of doing everything and that is the one reason why there are results. There is the queen bee, and she is certainly the boss,—then the army of workers all cheerful and willing to do their part,—and then come the drones;—it seems that even in animal life there are those that are willing to live by the efforts of others,—but in due time they get theirs,—when the hive has its swarm. You can see them carried out of the hive feet first, dead as a door-nail, and then when the colony is relieved of the burden of their presence, off they swarm to found their new home. And so let us take this lesson to heart,—if we are drones in our business, in the work of the Board of Trade, dry rot sets in, we are dead ones and we soon meet our end. Don't be a drone.

Our Home Trade Committee is doing remarkably effective work. Let every Board member help the good work along. Interest your family, your friends, your acquaintances,—every little bit helps,—and do your part to give our merchants one of the greatest holiday business seasons they have ever enjoyed.

## SEWERAGE SYSTEM AN INVESTMENT

By Charles Fall, President of the Hoboken Trust Company

It was found impossible, because of lack of space, to complete the excellent article written by Mr. Charles Fall, for the October BULLETIN, entitled "The Early History of the Board of Trade and its Relation to the Sewerage Question." We are, therefore, glad to present to our members the balance of this carefully prepared article showing clearly how an adequate sewerage system will be a splendid investment for our municipality. Mr. Fall writes: It seems to me that the City should without further delay provide adequate drainage for the lowlands and I cannot see why it would not be well to run trunk sewers through some of the cross streets, say Eighth, Eleventh, and Fifteenth Streets, at the expense of the City at large. In fact, in my judgment it would be well to fill in such streets, and curb, flag, and pave them, thus providing at least three streets thoroughly improved from the heart of the City to the foot of the Hill. Let this be done and the

other streets will soon be improved at the expense of the land owners.

If the City Government will do this I have no hesitation in predicting that within ten years there will not be a vacant lot on all of that territory west of Willow Avenue to the western boundary of the City, and further within one year after the completion of such improvement, the revenue to the City from taxes levied upon the buildings erected will begin to reimburse the City for its outlay and that within five years the annual return to the City from this section will be at least \$50,000.

Now mind, all of this can be accomplished for an expenditure of about \$300,000, according to the engineer's estimate, but let us say the cost will be about \$400,000. This can be covered by a bond issue for fifty years at four and one-half per cent., the interest on which would

(Continued on page 18)

## SOME OF THE BIG THINGS OTHER CITIES ARE DOING.

Mr. Max Schalscha who recently returned from one of his many business trips through the middle West writes very entertainingly of a number of the thriving cities which he visited in that section. It is amazing to note the vast amount of construction work that is now going on. Great sums are being spent in the erection of new industries and in railroad construction. One interesting feature is the vast sums spent to eliminate grade crossings. Our members will be glad to learn of some of the big things that our sister cities are doing.

Mr. Schalscha is President of the Union Iron Works and a manufacturer of all kinds of fabricated steel work and heavy contractors' equipment.

### Syracuse.

A new sewer system is now under construction here for which \$300,000 has been appropriated as a beginning.

### Chicago.

Operations are now in progress for the construction of an up-to-date subway system and although only about four blocks of work are under way, there is a large force of engineers and draftsmen at work, designing the details of a system that is supposed to be better than the one we have in New York. The sentiment prevails that the city should have the most up-to-date subway that can be built.

### Joliet.

The Illinois Steel Company is building a dam for a new water supply system for its own use, costing \$150,000.

The track elevation of the Rock Island Railway system, costing about \$300,000 to do away with grade crossings, is now under way.

### Grand Crossing.

This is one of the most amazing net works of railroad crossings imaginable. Track elevations and the building of a subway system underneath, costing over \$1,000,000 is now under construction.

### Gary.

The largest plant of the U. S. Steel Company is located here on Lake Michigan. It would take at least two weeks to inspect the entire plant. This is a model city. The Steel Corporation has provided its employees with schools, libraries, recreation halls and everything that can add to their comfort in any way. As I had

only a few hours to spare here after transacting my business with the Company, I inspected a recently installed system of ore and coke bins, built entirely of steel and a half mile long. Besides the magnitude of the plant, the railway system, the lake steamers for the carrying of the ore, as well as the finished product, are amazing. It was a very interesting sight at six o'clock to see the day shift of men leave the mills by the thousand and all walk in one direction toward their homes.

### South Bend.

The home of the world famed Studebaker carriage, wagon and automobile manufactory, the Oliver Company plow plant, and the Cabinet factory of the Singer Sewing Machine Co. At this place the Grand Trunk Railway is building a fine concrete and steel bridge over the river. South Bend is a hustling city and has one of the finest and best equipped hotels, "The Oliver," for any city of its size that I have ever visited. Labor is well employed here and the inhabitants are well housed and every one seems prosperous and happy.

### Detroit.

The city of automobiles and one of the most thriving places of the middle West.

At this place one of the greatest pieces of engineering work of the present day is being prosecuted, namely, the deepening of the channel of the Detroit River. This work has been going on for three years and will take about the same length of time to finish. The river bed is of solid rock and the flow of the water had to be temporarily diverted by means of driving sheet steel piling. Huge rock drills of the most

## PATRONIZE HOME TRADE

### A Suggestion:

THE GEISMAR-MEYER CO.  
THE GEISMAR SHOP  
222-4-6-8 Washington Street

## CORDTS & KATENKAMP CO.

216-218 FIRST STREET

Cor. Park Avenue

HOBOKEN, N. J.

## FURNITURE for the HOME and OFFICE

Read the advertisements in the Observer. Watch for OURS. We do always as we advertise, and our methods are strictly business



powerful type are employed and blasting is constantly going on. The rock is picked up by steam shovels and dumped into skips, then removed by cableways and dumped on the spoil bank.

As the ships navigating the Great Lakes are constantly growing larger and are as large as some of those entering the port of New York, it was necessary to deepen the channel to take care of the largest size ships. The work as far as now contracted for amounts to \$6,000,000.

#### Toledo.

Located on the Maumee River it is now erecting a new bridge, to cost \$1,500,000, of concrete and steel to replace an old structure. When finished it will be a beautiful piece of work and a credit to the city.

#### Cleveland.

I arrived here when the census bureau announced that its population was about 600,000, and hand shaking and congratulations were the order of the day. While the inhabitants are justified in feeling proud of their city, it was with regret that I saw the soft coal smoke belching forth from chimney stacks and steamboats. It is a rare occurrence when the atmosphere is clear enough to get a view of Lake Erie.

My object in visiting this city was to observe the working of some machinery installed by our company and used in the construction of the new blast furnace and rolling mill of the Upson Bolt & Nut Co., and which will cost when completed about \$2,000,000. This plant will be of the most up-to-date type; but the soft coal smoke which will issue from its smokestacks does not seem to trouble the citizens of Cleveland, although the plant is within eight minutes walk of the public square and the very heart and center of the city. Another interesting piece of construction work visited was a concrete viaduct, almost completed, built over a gorge which has, it is claimed, the largest single span concrete arch in the United States. This work, when completed, will cost \$350,000.

#### Berea.

A ride by train of half an hour took me out to Berea where two of the finest and largest sand stone quarries in the States are located. About two thousand men are employed here and besides the handsome building stone taken out here, the finest quality of grind stones are produced, from the small size that is used in

### We Are Ready to Defend Our Professions by Performance



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Printing as YOU Want It

Work of Highest Grade

'PHONE HOBOKEN 1153-R

POWELL H. CURTIS

THE BETTER QUALITY

PRINTING

157 Newark Street

Bet. Bloomfield and Garden Sts.

HOBOKEN, N. J.

## How About FURNITURE for Christmas ?

INSTEAD OF PLEASING BUT ONE MEMBER, THE ENTIRE FAMILY WILL ENJOY IT. WE HAVE THE STOCK THAT WILL MAKE A SELECTION EASY. NO DOUBT ABOUT THAT.

THE **FRANK CORDTS**  
FURNITURE CO.

Washington, Second and Bloomfield Sts., HOBOKEN, N. J.

Holiday Furniture—Toys—Fancy Home Belongings

the home to the great big ones 10 feet in diameter and weighing several tons, which are shipped to all parts of the world. One quarry is 286 feet deep from the surface and it takes some nerve to stand on the edge without a railing or any form of protection and look down this depth. The men look like dwarfs from this height. Huge derricks of 50 tons capacity each are placed all along the top of the quarry and the stone is cut by means of channelling machines which drill down to a certain depth and then wedges are inserted, called plugs and feathers, which when driven home make the stone break in rectangular blocks. These blocks are cut to sizes not to weigh over 45 tons. They are hoisted to the surface and taken to the finishing sheds on cars. These quarries are running to full capacity and are adding to their equipment as they have orders enough ahead for building stone, etc., to keep them going for two years.

#### Bedford

It was with considerable pleasure I stepped off a trolley car, after three quarters of an hour ride from Cleveland, at Bedford and saw the handsome office buildings and the immense plant of the Interstate Engineering Company. This is the result of the ambition of a former Hoboken youth, Mr. Kaltenbach, who is a Stevens Institute graduate.

This plant is devoted to the production of locomotive travelling cranes, car dumpers, and coal and ore handling apparatus and has a reputation second to none in this country. An army of men are employed. The plant is now being extended and the Company has orders ahead for a year.

#### Erie.

Construction has now begun on one of the largest industrial plants of its kind in the U. S. for the Pennsylvania General Electric Company. This point was selected owing to its superb location as a distributing and shipping point for the vast and varied electrical output. It is claimed that the saving effected in the freight charges in making shipments from the present plants at Schenectady, N. Y., and Pittsfield, Mass., will pay for the cost of the new building in five years, and the work under way is of such magnitude that this will eventually be the largest electrical apparatus manufacturing establishment in existence.

#### Buffalo.

Besides the vast amount of break water construction that is going on here to give shipping a safe harbor, there is now nearing completion a very large ship-lock that will enable large vessels to make their initial entry to the Erie Canal. Work is vigorously prosecuted in the reconstruction of the Erie Canal from Buffalo to Albany, and this work will cost, when completed, about \$200,000,000. At Utica a large viaduct is being constructed over the New York Central tracks which will cost about a half million dollars when completed,—this viaduct is necessary, as the railroad company will not elevate its tracks. To do away with the grade crossing, the city is building a viaduct.

#### BUSINESS POINTERS.

Business is largely a matter of personal effort, says Bakers' Helper. Conditions sometimes exert influences which are impossible otherwise, but nevertheless the situation comes back to the same proposition in the end. It is the individual initiative, the effort which you exert yourself and the actual quantity of time and the exertion of this effort which will tell in the long run. And the sooner every retailer becomes thoroughly cognizant of that fact the sooner will he begin to make money. It is the hesitancy, the uncertainty, and the feeble efforts of the average dealer that are so likely to create unsatisfactory conditions. The effort must be made, and unless you make it someone else will, and you will lose your opportunity.

Why Not Make This Store Your

### Santa Claus Headquarters

Our stock suggests a thousand  
and one sensible gifts for Men,  
Women and Children.

### The Up-Town Department Store

MAX POLESIE, Proprietor

1028-32 Washington Street



## REAL ESTATE AND INSURANCE

1122 Washington Street  
Hoboken, N. J.

Have some fine private dwellings to let or for sale, also some good investment properties on upper Washington and Bloomfield Streets. To LET:—a brick building for light manufacturing purposes. FOR SALE:—a plot 60x110 ft. on upper Hudson St.; also have some *good* factory sites.

SEE OUR FOR SALE LIST



## NEW MEMBERS.

The following members were elected at the October meeting:

**William K. Grove.** Mr. Grove is the head of the Grove Straw Hat Manufacturing Co., which is located at 1114-22 Willow Ave., Hoboken. This business, established in 1882, was incorporated in 1902 by Mr. Oliver P. Grove, who had bought out the interests of Mr. William Menkoff, the founder of the concern.

The growth of the business was such that several times it necessitated the moving of the factory to larger quarters until the increase became so exceedingly rapid during the past few years that a much greater producing capacity became an absolute necessity, and in the beginning of 1910 the company purchased from Mr. Horace Brittain the factory building in this city, which it now occupies.

The factory has a producing capacity of over six hundred dozen hats per day and with the enlarged plant still further expansion of the business is possible. With the energetic, capable and enterprising management, which has characterized the business in the past, the company's continued progress and growth is assured.

The following members were elected at the November meeting:

**W. Adelman.** Mr. Adelman opened a small jewelry store on First St. some fifteen years ago. Since then his business success has been rapid and steady. He is now the owner of two large modern jewelry stores, one located at 220 Washington St. and the other at 305 First St., Hoboken.

**Stuart E. Booth.** Mr. Booth of 1135 Bloomfield St., is the distributor of "Waldorf-Astoria" cigars in Bergen and Hudson Counties. He has two retail stores, one at 24 Hudson Place and the other at 1016 Washington St. He has been a resident of Hoboken for three years.

**Billington & Bishop.** This firm conducts a large 5 and 10c. Store at 308-310 Washington St. They are the pioneers of this class of stores in this city. Mr. Billington was formerly engaged in the china business at the same address. While Mr. Bishop still maintains his toy store at 108 Washington St., where he is doing an ever increasing business, he nevertheless takes a very active part in the management of the 5 and 10c. Stores.

**Max Driesen & Son.** Mr. Max Driesen has been in the clothing business in Hoboken for the past forty years, and as a result is very well known throughout the city. He enjoys the distinction of being the pioneer merchant in



**THE HOTOPP VARNISH CO.**  
MANUFACTURERS OF  
**FINE VARNISHES**  
JAPANS  
AND  
DRYERS  
FACTORIES & OFFICE  
HOBOKEN  
N. J.

**FLEXILE FLOOR**

This Varnish contains every essential quality necessary in good Floor Finish. It is Flexible, Brilliant, Durable, Dries Quickly, and will not scratch or mar.

Compliments of the

*Autographic Register*  
**Company**

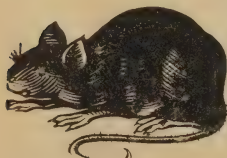
TENTH & CLINTON STS.  
HOBOKEN, N. J.

**RICHARD SCHREIBER**  
**General Contractor**

618 PARK AVE.

HOBOKEN, N. J.

Telephone: 263 Hoboken.



Houses, Apartments and Rooms  
POSITIVELY CLEARED of  
RATS, MICE, ROACHES,  
BED BUGS, Etc.

Lowest Charges.

Work Guaranteed

**HOBOKEN VERMIN EXTERMINATORS**

Basement, cor. Third St.

300 WASHINGTON STREET

his line in Hoboken. Although his son, Mr. Simon Driesen, was recently admitted to the partnership, he still takes a very active part in the management of the business. The firm is located at 106 Washington St., being engaged in the clothing, men's furnishing and hat business.

**Morris Eichler.** Mr. Eichler is one of our progressive merchants having his place of business at 367-369 First Street, where he has been located for about fifteen years. He sells men's and ladies' furnishings and dry goods. He is now erecting a new four story building at Grand and First Streets. When completed, which will be about February 1st, this building will be up to date in every respect, and will be known as the Eichler Bros. Department Store.

**Frank H. Emerson.** Mr. Emerson is Vice-President of the Emerson, Remsen Co., which is engaged in the manufacture of wall paper at Park Ave. & 15th St., Hoboken. This industry is one of the more recent acquisitions of this city. It has leased the large factory formerly occupied by the Potter Wall Paper Mills. The business of this company is a very extensive one, their products being shipped to all parts of the United States.

**Chas. A. Gilchrist, M. D.** Dr. Gilchrist resides at 916 Hudson St., and succeeded to the practice of Dr. Fisher, who left Hoboken some years ago. Though still a young man he is one of the foremost physicians in the city, his clientele numbering some of the best families in town.

**Hobbs, Benton & Heath.** This firm is an old established concern engaged in the manufacture of wall paper. When they first came to Hoboken they occupied the old Grevier Factory Building which was located between Washington and Hudson Sts., running from Twelfth to Thirteenth, directly in the center of the block. This entire factory as well as the adjoining block of flat houses were subsequently destroyed by fire in one of the worse conflagrations that ever occurred in this city. They immediately built the model wall paper factory located at 19th St. & Willow Ave., where since that time they have conducted a large and ever increasing business.

**Joseph Kostelecky.** Mr. Kotelecky is a manufacturer of carriages and fine, light business wagons. He does considerable automobile repairing and deals in first class rubber tires. He has been engaged in this line of business for

HOBOKEN'S OLDEST AND BIGGEST  
"GLASS STORE"

## SAMUEL BLOOMBERG

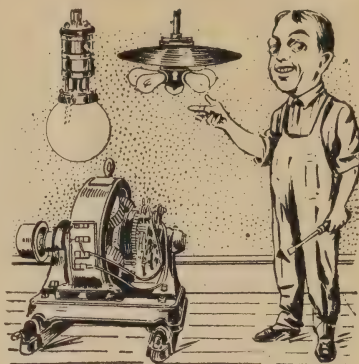
### Plate Glass for Store Fronts

Polished Plate and American Window Glass  
French and German Mirror Plates  
Crystal Plate. Colored and Ground Glass  
Picture Frame Mouldings

461 FIRST STREET

Phone 56 J Hoboken

HOBOKEN



## Electric Motors Repaired Day or Night

We make a specialty of repairing Electric Motors of every make and kind. Should you have a break-down you may have it properly attended to almost immediately—day or night. We solicit a trial, and assure honest service at a reasonable charge.

### CROSS ELECTRIC CO.

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## GEORGE FOCHT SONS IRON WORKS

Manufacturers of IRON CASTINGS of all kinds. COAL HANDLING MACHINERY of every description. WHEELBARROWS. COAL CHUTES and other apparatus on hand and made to order. Largest manufacturers of COAL HOISTING BUCKETS in the U. S.

105 to 123 Adams St.

Phone: 10 Hob.

124 to 128 Grand St.

Hoboken, N. J.



twenty-five years, becoming a resident of this city ten years ago when he started in business for himself. He is located at 218 and 224 Bloomfield St., Hoboken.

**Dominick J. Livelli.** Mr. Livelli is an old-time resident of this city, residing at 77 Willow Ave., Hoboken. Mr. Livelli is the president of the Board of Tax Commissioners, representing the first ward in that body. He is engaged in the confectionery business in New York City.

**Alois M. Lutz.** Mr. Lutz is a designer and manufacturer of fine, antique, light fixtures, his factory being located at 14th & Clinton Sts., Hoboken. He has been in this business in Hoboken for the last ten years. His work is known all over the country.

**Edward S. Lyon.** Mr. Lyon is the proprietor of Lyon's Modern Bakery Shop at 312 Washington St., Hoboken. He has been in the bakery business in this city in partnership with his father, Mr. D. Lyon, for nearly ten years, and upon his father's retirement from business became the sole owner. Under Mr. Lyon's progressive management, his bakery has become one of the largest in this city.

**Henry Nungesser & Co.** This business was established in this country in 1875 by Mr. Henry Nungesser, who came from Griesheim, (near Darmstadt), Germany. Before coming to this country Mr. Nungesser was in business with his father in the town of Griesheim, the parent firm having been established in 1775. The present business was incorporated in 1899 being then located in New York City. For about a year this company has been located in Hoboken at the foot of 12th St., having its main offices and warehouses at 1203-1209 Hudson St. Its New York City office is at 65 Pearl St.

This company is a member of the New York Produce Exchange. It deals only in grass and clover seeds, which are bought and sold by it all over the world.

## DO YOU USE CUTS IN YOUR BUSINESS?

We do FINE LINE CUTS, HALF TONES, ELECTROS  
Etc., for Commercial Printing, Catalogues, Etc.  
FAST WORK

## CO-OPERATIVE PHOTO-ENGRAVING CO.

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'Phone 5724 Barclay



**NILSON, MILLER CO.**

General Machine Work

**AUTOMOBILE** Construction and Repairs.

13th and Hudson Sts.

TEL. 36

HOBOKEN



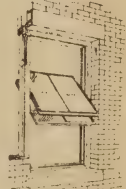
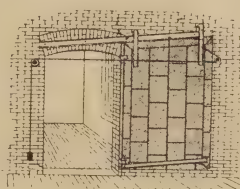
Modern Foundation work means all kinds of piling  
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## ARNOTT PILE HAMMER

Write for book describing the new method of pile driving

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HOBOKEN, NEW JERSEY



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TILE, SLATE, TIN AND  
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Copper and Galvanized Iron  
**CORNICES and SKYLIGHTS**

**The Leonard Sheet Metal Works**

Incorporated

215-221 Grand St., Hoboken

Telephone  
888 HOBOKEN

New York Office Telephone  
1246 MAD. SQ.

**H. Ray Paige.** Mr. Paige is connected with the Grove Straw Hat Mfg. Co., which recently moved to this city and established its plant in the re-built factory formerly occupied by Horace Brittain. Mr. Paige is graduate of Yale College and is thoroughly conversant with the manufacture of straw hats.

**Louis Von Schondorf.** Mr. Von Schondorf is doing business under the name of Thomas M. Abell & Co., at 218 Washington Street, Hoboken. He was formerly with the firm of Abell & Wiggins and became the sole owner of the business about six years ago, when the business became known as Thomas M. Abell & Co. He started as a clerk twenty-seven years ago. His is one of the oldest established hardware stores in this city, handling a full line of hardware, mechanics' tools and factory supplies.

### SEWERAGE SYSTEM AN INVESTMENT

(Continued from page 11)

amount to \$18,000 per annum. Then so as to fund this issue, it would be necessary to add \$8,000 per annum to the tax levy. This last amount would gradually decrease each year, so looking at it in its worst light a total of \$26,000 would be added to the tax levy and this would mean an increase in the rate of from four to five points.

Now it hardly seems possible that the Mayor and Council of this City can hesitate for one minute to increase the tax rate four or five points when the results will mean so much for the City.

From the above, you will see that one of the main objects in organizing the Board was for the purpose of urging an adequate sewerage system for the lowlands, therefore, it seems to me that if the Board fails to accomplish this object, it will fail to do the good work for which it was created.

As the City Government has had ample time to consider this question and have failed to decide it, they should now be called upon to reach a decision without further delay and I am in favor of saying to them that we must have these sewers even if the tax rate is raised temporarily. A sewerage system means more taxable improved property, more population, more money for the storekeepers, better rented flats and, last but not least, better health.



**DON'T JEOPARDIZE YOUR HEALTH** by sending your linen to a heathen or unclean laundry. We give you the service you **SHOULD** have, and it costs no more than the inferior kind.

**THE EAGLE HAND LAUNDRY**  
H. H. Shitz, Prop. 209 HUDSON ST

**F. W. JANSSEN**  
Shipper and Producer of  
**PUREST DAIRY PRODUCTS**  
PASTEURIZED MILK AND CREAM  
BOTTLED MILK A SPECIALTY.....

316 Garden Street HOBOKEN

Phone 1239 Hoboken.

## LAWSON & MACMURRAY

### Lumber and Timber

### YELLOW PINE TIMBER SPRUCE TIMBER

Office, Mill and Yards

16th, 17th, Clinton and Grand Sts.,  
**HOBOKEN, N. J.**

Telephones, 1776 and 1777 Hoboken

## Start Right

EVERY BOARD OF TRADE  
MEMBER SHOULD

Work For---Talk For---Act For

# HOME TRADE

Interest Your Family  
Influence Your Friends

¶ If you can't get what you want—If the price is not right—drop a postal to the Secretary.



## MEMBERS OF THE BOARD OF TRADE.

Send Corrections to the Secretary.

W. Adelman,	220 Washington St.,	Hoboken.	Frank Gluckowski,	306 Bloomfield St.,	Hoboken.
A. S. Alexander,	1 Newark St.,	Hoboken.	August Grassman,	116 Hudson St.,	Hoboken.
H. L. Allen,	1133 Bloomfield St.,	Hoboken.	Robert T. Greear,	516 Washington St.,	Hoboken.
I. D. Applegate,	225 Washington St.,	Hoboken.	Patrick R. Grimm,	85 Washington St.,	Hoboken.
Dr. Wm. J. Arlitz,	803 Hudson St.,	Hoboken.	Wm. K. Grove,	1114 Willow Ave.,	Hoboken.
Wm. H. Atkinson Co.,	7th St. & Hudson River,	Hob.	C. F. Guth,	43 Newark St.,	Hoboken.
Dr. D. R. Atwell,	607 Hudson St.,	Hoboken.	Otto Guban,	500 Washington St.,	Hoboken.
Autographic Register Co.,	1000 Clinton St.,	Hob.	S. Robert Glassford,	1016 Garden St.,	Hoboken.
H. A. Ayyad,	1025 Clinton St.,	Hob.	George Gonzales,	80 River St.,	Hoboken.
D. Bahrenburg,	901 Washington St.,	Hoboken.	Graafmeyer Bros.,	260 Ninth St.,	Hoboken.
H. W. Bahrenburg,	Hudson Trust Bldg.,	Hoboken.	S. Halpern,	553 First St.,	Hoboken.
A. S. Baldwin,	149 Church St.,	N. Y. City.	Charles E. Harms,	901 Castle Point Terrace,	Hob.
W. J. Bandholz,	256 1st St.,	Hoboken.	Gustav Hauser,	955 Bloomfield St.,	Hoboken.
M. H. Baumgarten	1140 Bloomfield St.,	Hoboken.	Robert Heltemeyer,	Willow Ave. and Ferry St.,	Hob.
David Beck,	214 Garden St.,	Hoboken.	Dr. Samuel A. Helfer,	626 Hudson St.,	Hoboken.
A. Behrens,	800 Castle Point Terrace,	Hoboken.	Hugo Henning,	1016 Bloomfield St.,	Hoboken.
F. Wm. Bender,	116 Hudson St.,	Hoboken.	Maurice Hensberg,	415 Washington St.,	Hoboken.
George A. Berger, Trust Company of N. J.,	Hoboken.		A. P. Hexamer,	219 Hudson St.,	Hoboken.
C. M. Bernegau,	Third and Adams Sts.,	Hoboken.	Henry L. Hobart & Co.,	15th and Hud. River,	Hob.
Geo. A. Bernhardt,	122 Hudson St.,	Hoboken.	Hoboken Ribbon Co.,	11th and Jefferson St.,	Hob.
J. W. R. Lesson,	Newark St.,	Hoboken.	Richard W. Hopf,	1 Newark St.,	Hoboken.
S. A. Besson,	Wash. and Newark Sts.,	Hoboken.	Perry E. Hall,	507 Newark St.,	Hoboken.
Billington & Bishop,	308-10 Washington St.,	Hob.	Hobbs, Benton & Heath,	18th St. & Willow Ave.,	Hob.
H. N. Bianco,	454 Fifth St.,	Hoboken.	Fred. Hopkins,	Hoboken Trust Co. Bldg.,	Hoboken.
W. D. Bindewald,	163 Eleventh St.,	Hoboken.	Charles S. Horwood,	604 River St.,	Hoboken.
S. Bloomingberg,	461 First St.,	Hoboken.	E. H. Horwood,	1101 Garden St.,	Hoboken.
H. A. Bonyne,	931 Washington St.,	Hoboken.	Wm. Horwood,	1029 Garden St.,	Hoboken.
Stuart E. Booth,	24 Hudson Place,	Hoboken.	Hoboken Trust Co.,	14th & Washington Sts.,	Hob.
Bragg & Co.,	302 Washington St.,	Hoboken.	J. W. Howell,	1022 Hudson St.,	Hoboken.
B. Braumstein,	Third and Wash. Sts.,	Hoboken.	Alexander C. Humphreys,	Stevens Institute, Hob.	
A. T. Bremer,	804 Castle Point Terrace,	Hoboken.	Max. Z. Hurwitz,	316 Washington St.,	Hoboken.
Dr. H. V. Broeser,	628 Hudson St.,	Hoboken.	Haddon Ivins,	1121 Garden St.,	Hoboken.
E. A. Brown,	1 Newark St.,	Hoboken.	Jagels & Bellis Co.,	33-14th St.,	Hoboken.
John Bruning,	1034 Bloomfield St.,	Hoboken.	F. W. Jansen,	316 Garden St.,	Hoboken.
John H. Bruning,	934 Hudson St.,	Hoboken.	Jefferson Trust Co.,	First & Jefferson Sts.,	Hob.
C. Alfred Burhorn,	1 Newark St.,	Hoboken.	Emil Joseph,	606 Hudson St.,	Hoboken.
Edwin Burhorn,	938 Hudson St.,	Hoboken.	Kahn Bros.,	337 Washington St.,	Hoboken.
Wm. F. Braun,	First and Marshall Sts.,	Hoboken.	Ernest H. Kahrs,	1031 Garden St.,	Hoboken.
Cabot Mfg. Co.,	1412-28 Adams St.,	Hoboken.	Wm. Kaulbach,	Hudson & Newark Sts.,	Hoboken.
Wm. M. Cahill,	10 Hudson Place,	Hoboken.	I. Kaufman,	1006 Washington St.,	Hoboken.
Palmer Campbell,	1 Newark St.,	Hoboken.	F. Kemmet,	1404 Willow Ave.,	Hoboken.
Campbell Stores,	Ft. of Sixth St.,	Hoboken.	Francis S. Ketcham,	612 Hudson St.,	Hoboken.
Thos. F. Carey,	61 Newark St.,	Hoboken.	Arthur H. Kennedy,	1024 Hudson St.,	Hoboken.
Anthony Cochones,	35 Newark St.,	Hoboken.	John Kennedy's Sons,	315 Newark Street,	Hoboken.
George Coppers Co.,	215 Washington St.,	Hoboken.	W. G. Keuffel,	709 Hudson St.,	Hoboken.
Frank Cordus Furniture Co.,	130 Wash. St.,	Hob.	Keuffel & Esser Co.,	Third & Adams St.,	Hoboken.
E. H. A. Correa,	1030 Bloomfield St.,	Hoboken.	H. D. King,	1018 Hudson St.,	Hoboken.
S. S. Costikyan,	321 Newark St.,	Hoboken.	J. J. Kisliak,	57 Newark St.,	Hoboken.
John F. Crosby,	550 Second St.,	Hoboken.	Knoburn Company,	295-14th Street,	Hoboken.
Powell H. Curtis,	157 Newark St.,	Hoboken.	C. Kortland,	555 Ferry Street,	Hoboken.
Philip Daab,	60 Hudson St.,	Hoboken.	Joseph Kostecky,	218 Bloomfield St.,	Hob.
Martin Daab, Jr.,	2-46 Hudson Place,	Hoboken.	Wm. M. Kroog,	215 Bloomfield St.,	Hoboken.
W. L. Dannheimer,	740 Washington St.,	Hoboken.	C. M. Kruger, Jr.,	410 Park Ave.,	Hoboken.
R. B. Davis,	96 W. Broadway, N. Y. City.		Dr. W. T. Kudlich,	608 Hudson St.,	Hoboken.
R. B. Debacher,	320 Ferry St.,	Hoboken.	Jacob E. W. Kuper,	1033 Bloomfield St.,	Hob.
A. J. Demaree,	1017 Bloomfield St.,	Hoboken.	H. F. Kusel,	1000 Washington St.,	Hoboken.
Walter C. Deyo,	930 Hudson St.,	Hoboken.	H. Lambele,	812 Hudson St.,	Hoboken.
John Dieckman,	716 Hudson St.,	Hoboken.	Julius Lambert,	708 Washington St.,	Hoboken.
H. H. Dieksen,	12th and Wash. Sts.,	Hoboken.	Frederick C. Lang,	106 Highpoint Ave.,	Weehawken.
Fred Doermer, Jr.,	341 Bloomfield St.,	Hoboken.	Emile F. Lange,	901 Castle Point Terrace,	Hob.
Max Driessen & Son,	106 Washington St.,	Hoboken.	Adolph Lanker,	58 Newark St.,	Hoboken.
John J. Eagan,	66 Hudson St.,	Hoboken.	Frank A. La Pointe,	63 Eighth St.,	Hoboken.
E. N. Eberhard,	Second Nat. Bank Bldg.,	Hoboken.	V. Lassen,	913 Castle Point Terrace,	Hoboken.
John Ebersberger,	300 Jackson Street,	Hoboken.	Lawson & MacMurray,	16th and Clinton St.,	Hob.
Morris Eichler,	Cor. First & Grand St.,	Hoboken.	Lehigh Coal and Supply Co.,	17th and Wil. Ave.,	Hob.
J. M. Emery,	Ft. Fourteenth St.,	Hoboken.	Otto A. Lehman,	Ferry St.,	Hoboken.
T. H. Emerson,	15th St. & Park Ave.,	Hoboken.	Lehman Bros.,	401-8 Jefferson St.,	Hoboken.
J. A. Eppens,	605 Hudson St.,	Hoboken.	John E. Leonard,	219 Grand St.,	Hoboken.
Lawrence Egan,	Monmouth and 14th Sts.,	J. C.	Levenson Wrecking Co.,	15th & Grand St.,	Hob.
Charles Fall,	Hoboken Trust Co. Bldg.,	Hoboken.	J. Lichtenstein,	61 Second St.,	Hoboken.
J. J. Fallou,	Hudson Trust Co. Bldg.,	Hoboken.	Dominick J. Livelli,	77 Willow Ave.,	Hoboken.
Harry Ferguson,	Eighth and Monroe Sts.,	Hoboken.	Henry Lohmann, Jr.,	1307 Bloomfield St.,	Hoboken.
Louis Ferguson,	Eighth and Monroe Sts.,	Hoboken.	James H. Londrigan,	518 Clinton St.,	Hoboken.
E. Fischer,	210 First St.,	Hoboken.	A. Ludeke,	910 Hudson St.,	Hoboken.
S. Fisher & Co.,	1034 Clinton St.,	Hoboken.	A. Ludwig,	804 Castle Point Terrace,	Hoboken.
W. A. Fletcher Co.,	Hudson 12th to 14th Sts.,	Hob.	Alois M. Lutz,	14th & Clinton Sts.,	Hoboken.
Geo. Pocht & Sons,	123 Adams St.,	Hoboken.	Edward S. Lyon,	312 Washington St.,	Hoboken.
Edward P. Francis,	718 Washington St.,	Hoboken.	McClave Lumber Co.,	1 Madison Ave.,	N. Y. City.
R. A. Franks,	Hudson Trust Co. Bldg.,	Hoboken.	I. F. McLaughlin,	532 Garden St.,	Hoboken.
First Nat. Bank,	Hudson and Newark Sts.,	Hoboken.	Dr. Thomas C. McNamara,	613 Hudson St.,	Hob.
Chris F. Frerichs & Co.,	Park Ave. & 14th St.,	Hob.	Max Macol,	513 Washington St.,	Hoboken.
Gustav Friedrichs,	1221 Garden St.,	Hoboken.	E. V. Magee,	56 Newark St.,	Hoboken.
Oscar Frommel,	18-19 Manhattan Mkt.,	N. Y. City.	J. B. Marino,	45 Newark St.,	Hoboken.
Wm. H. Frommel,	832 Bloomfield St.,	Hoboken.	G. M. Meiners,	Hudson Pl. and River St.,	Hob.
Louis S. Fucuzzi,	105 Willow Ave.,	Hoboken.	E. W. Martin,	909 Hudson St.,	Hoboken.
Richard W. Funk,	45 Fourteenth St.,	Hoboken.	C. F. Matlage,	414 Hudson St.,	Hoboken.
Peter Gadeberg,	Seventeenth St.,	Hoboken.	Henry Mehl,	837 Hudson St.,	Hoboken.
Henry A. Gaede,	91 Washington St.,	Hoboken.	A. H. Meyer Co.,	100 River St.,	Hoboken.
Wm. A. Gahagan,	1219 Garden St.,	Hoboken.	Wm. J. Mohn, Jr.,	327 Washington St.,	Hoboken.
Herman Geismar,	226-228 Washington St.,	Hoboken.	J. J. Moore,	1022 Bloomfield St.,	Hoboken.
Fred Gerlelt,	209 Clinton St.,	Hoboken.	H. S. Morton,	529 River St.,	Hoboken.
Dr. Chas. A. Gilchrist,	916 Hudson St.,	Hoboken.	Robert Naegeli,	235 Washington St.,	Hoboken.
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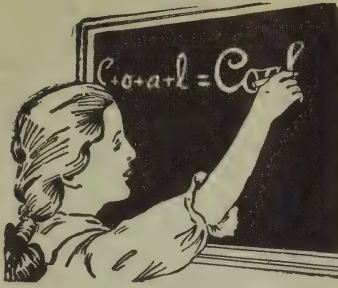
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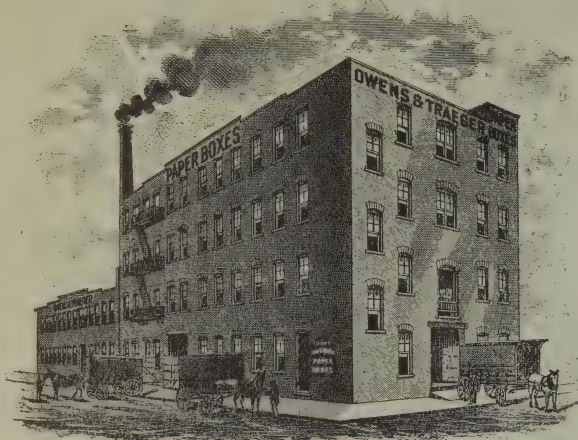
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Addresses by Senator Fielder and Assemblyman Ford

Inadequate Transfer Facilities

Hearing before Public Utility Commissioners

Reports of Committees

Building Code; Fire, Water and Police; Board of  
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The Rivers and Harbors Congress

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No. 7

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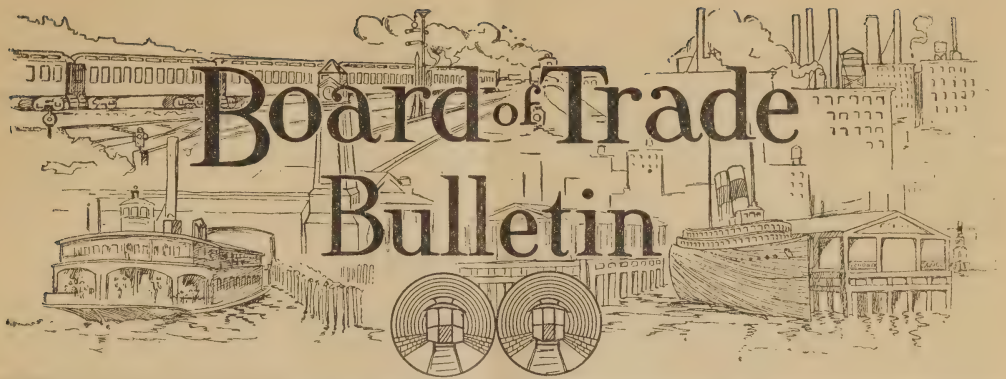
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HOBOKEN, N. J.





Vol. I.

HOBOKEN, N. J., DECEMBER, 1910

No. 7

## LEGISLATION AND THE CITY OF HOBOKEN

Senator James F. Fielder and Assemblyman Cornelius Ford

Address the December Meeting of the Board

HON. JAMES F. FIELDER.

Mr. President and Gentlemen:

It gives me a great deal of pleasure to be here and to meet so many of the business men of Hoboken, whose interests I am trying to serve in the Senate of this state. I would very much prefer to have you talk to me, than be here talking to you. That is, I would much rather hear what you want and what you have to say for yourselves, rather than talk to you in a general way on legislative matters. I hope before the evening is over that if there is anything special you would like to say to me, or any views which you would like to have me know, you will give me the benefit of hearing from you.

This is a large county in which we live. It is the largest in population and taxable property in the state; and the interests of our thirteen municipalities seem to be entirely different, at least from a legislative standpoint, from the wants and needs of the other municipalities of the state. One of the most difficult things that confronts a member of the Legislature who is earnestly endeavoring to meet the views of his constituents, is to ascertain just exactly what those views are on matters of legislation that come before him. It is very seldom that he hears from the people whom he is trying to represent, at least it is seldom before legislation is enacted. He frequently hears from them afterward when they are not pleased with what he has done. It would be very much pleasanter for him, and very much more advantageous to the citizen, if the views were expressed before, rather than after the law is passed.

Every newspaper in the state publishes during the session of the Legislature, a list of the bills introduced, with a synopsis or explanation of those bills and matters of special local interest usually receive comment or notice in the local press, so that every citizen

has an opportunity, if he desires to have it, of knowing what legislation there is before the Legislature, and especially with reference to those subjects in which he ought to be personally interested. Speaking for myself—and I am sure I can say the same thing for the other members of the Legislature from this county—I would welcome an expression of views or sentiment at all times, not only for you men here in Hoboken, but from the other municipalities in the state. I would like to know, when you see anything in the newspapers, or hear anything that is of sufficient importance in your mind, just exactly how you feel about it. If I can hear from you it will aid me very materially in meeting your views, particularly if you will give me your reasons for favoring, or your reasons for opposing any proposed legislation.

You know in the Senate I am supposed to represent all parts of the county, every municipality and every citizen, whatever his political faith may be, in every municipality in the county: and that is a pretty big sort of a job, especially in a county the size of this one, with so many diverse interests.

### DIFFICULT TO DIGEST ALL BILLS

It is a pretty hard task anyway that a member of the Legislature has when he attempts to digest all the bills that are introduced; study them all and reach a proper conclusion on each one. At the last session or the Legislature there were about 900 bills introduced on all sorts of subjects, from a bill which proposed a plan to prevent contagious and infectious diseases in the busy honey bee, to a bill to regulate the operation of railroad companies. Of those 900 bills about 300 became laws, about 50 of them were vetoed, leaving at least 500 which never came out of the hands of the Committees: but every bill introduced was a possible act of the Legislature, and each one of those 900 bills re-

quired study, some of them more because of their importance and some of them less because they were not so important. At any rate much time and much thought must be given to the various measures proposed by the different legislators from all over the state.

You can see what a help it would be to a member of the Legislature if those bills which particularly interest you, received some attention at your hands, and if your knowledge were imparted to him. Of course too many bills are introduced and of course we have too many laws on the statute books, but I do not know how we are going to prevent the introduction of bills. Every member of the Legislature, representing his constituents as best he can, must give a hearing to every man who has a subject which he thinks is of interest to his fellow citizens. One man is just as much entitled to have his views considered through his representative, as another.

Particularly is there too much legislation with respect to municipal matters. Almost every bill, I might say, that is introduced has some special and particular object at which it is aimed. Of course every bill must have an object, but what I mean is for the benefit of a few people or for the benefit of one or two municipalities. Under the provisions of our constitution "special legislation" is prohibited and so almost every bill contains a number of "neverthelesses," "whereases," "notwithstanding" and "provided howevers," so that in its final analysis it will affect only the particular case at which the person back of the bill is aiming.

It is particularly unfair and impracticable that there should be legislation, or that the members of the Legislature should be called upon to vote on bills which increase or affect the salaries of firemen, or enlarge the duties of a Prison-keeper, or take some powers from the Poor-master. There is no reason why I should be called upon to vote, for instance, as to what the salary of a policeman in Barnegat should be, or why the Senator from Atlantic County should be called upon to define by his vote the duty of the City Clerk of Hoboken.

#### FAVORS HOME RULE.

These are matters which should be regulated by general charter bills over which every municipality should have absolute control and with which the Legislature should not be expected or permitted to interfere in any way. They are matters of home rule and ought to be determined by your Council or your governing body, whatever it may be called,—not only because that governing body is presumed to know the wishes, desires and needs of its citizens better than a Senator or Assemblyman from the Southern end of the state, but because it is a body right here at home and under the eyes of the citizens and which you can watch a good deal easier than you can watch the Legislature.

I do not know how a reform can be accomplished except through a general revision of the charters of the various towns and cities of the state. It certainly would make life a great deal happier and pleasanter for members of the Legislature, if a plan could be devised which would take the necessity for acting on

these matters from them. There is, as your President has said, entirely too much mandatory legislation, but where your charters do not leave matters of detail to your governing body, and where your charters confine their powers and activities within close and limited lines, there is no other way in which an enlargement of those powers or the performance of the details which have been omitted from the charter bills can be accomplished except, unfortunately, by legislative action.

Just as soon as you attempt to take up any matter of legislation in which Hoboken is interested and which your citizens think they want, you will find that you are treading on the toes of some other municipality in the state, in the same class as the City of Hoboken; and their views are not always the same as the views of the citizens of your city. They do not want the legislation you want.

As I said, you cannot have "special legislation"—a special act which will apply only to the City of Hoboken. You must have one of those "neverthelesses," "whereases," "notwithstanding" bills which hedge around the proposed object, so that it will not apply by its terms to any other city. That is very difficult to accomplish.

The time is coming, or is now at hand, when the citizens of our state will realize that the charters under which they are acting, are not broad enough and, at the same time, not simple enough to meet all municipal requirements.

#### COMMISSION GOVERNMENT.

I noticed in one of the Committee reports read to-night, that a talk is to be given to you on the "Des Moines Commission Plan of Government." I think the term "Commission" is rather misleading, for to me, in connection with that plan of government, it has no meaning at all. It is really a government by a Single Council or Single Board and that, you will find, a very interesting proposition, a very interesting plan for you to study. The gentleman who is coming to speak to you is a member of the Council of the City of Des Moines, re-elected at the election held there last March, and he is thoroughly conversant not only with the Des Moines Charter, but he is fully informed on the problems of the day touching the reform methods of government of other municipalities. I would most strongly recommend that you come and listen to what he has to say on the subject and I have no doubt but that you will receive some very good ideas and some information which will prove of great benefit to you, and through you to your city.

While these subjects of legislation must, under present conditions, come from the Legislature and must of necessity be mandatory or at least mandatory in effect, the proposition is,—what are you going to do about it for the protection of your own interests until some other plan can be advised or secured?

Beside displaying a little more personal interest yourself in matters of government, giving up a little more of your time to attend meetings of the Board of Trade and similar meetings, and discussing these questions with your fellow citizens; beside advising the members of the Legislature of your ideas on these subjects, it seems to me that you should, if



it is at all possible, arrange to be represented a good portion of the time at Trenton by a Committee made up of members of the Board of Trade, or from the citizens at large of your city, especially in connection with bills that you know have been introduced, that affect you, and certainly in connection with bills that you want to have introduced and passed.

#### NEWARK REPRESENTED BY COMMITTEE AT TRENTON.

The City of Newark has grown to be the largest city in the state, the metropolis of the State of New Jersey. It has advanced very rapidly in the last ten or fifteen years in commercial importance and in civic pride and attractiveness. No matter what criticism may be directed at some things that may be called mistakes, or errors of government in the City of Newark; I want to say to you men here in Hoboken, and I would like to say to the citizens of Jersey City, that we have a great many things to learn in regard to the method of securing legislation, or preventing legislation, which affects our city.

At almost every session of the Legislature there is a Committee of city officials representing the City of Newark "on the job," watching all legislation which affects first class cities and urging matters that they believe will advance the interests of their city. As a result of that care, as a result of the attention which that Committee has given to legislative matters, it has been my observation during my service in the Legislature, that Newark has benefitted wonderfully. To their efforts is due, in part at least, some of the advancement which Newark has made along commercial and civic lines.

Of course Newark is a larger city than Hoboken and it may not be possible, probably is not possible, for a Committee from Hoboken to devote as much time as a Committee from Newark can to the subject, but at least you can devote a great deal more time than you have devoted in the past to legislative matters, and I do not think it will strain you very much to do that.

And why should you not do it?

What you are doing is for your own interest. You can look at it in a selfish light if you will, (and I suppose there is very little we do that has not more or less selfishness connected with it) for when you are doing it for the benefit of your town or of your fellow citizens, you are doing it for yourselves. If you increase the importance and attractiveness of the place in which you have invested your money or in which you are engaged in business, you benefit yourselves and it is a good business proposition for every man to give a portion of his time to advancing the interests of the town in which he lives.

I have very little patience with the man who is continually finding fault with his home town. Undoubtedly there are things in every city which might be improved and which might be better, but don't find fault and don't criticise the place in which you live or in which you conduct your business unless you are willing to do something to better the conditions of which you complain. Don't always be a pessimist; don't continually find fault, but be a Booster! It will not only improve your town,

but it will make you feel a lot better yourself.

#### ASSEMBLYMAN CORNELIUS FORD.

Mr. President and Members of the Board:

My notification or my invitation to appear here tonight to speak on the matter of proposed legislation or legislation that has been enacted, was of rather a short time—a time not sufficient for me to thoroughly examine and go into details, to lay any special cases of legislation before you. Nevertheless, during the few days allowed me to gather my wits together I jotted down a few things I think will be of interest to the Board.

The President of your Board said something in reference to mandatory legislation being enacted. There is no question but that the Legislature, for a number of years past, has taken certain functions from the control of the various municipalities and placed them under state control. There seems to be on the part of some Legislators a habit or hobby for placing the control of matters of a purely local character under state supervision. I might state at this time that personally I am opposed to legislation of that character. I think it about time that the city authorities, Boards of Trade and various civic bodies ought, as the Senator so aptly put it, "to get on the job" and enter a most emphatic protest against that class of legislation. If it continues I guess the matter of home rule will be a thing of the past.

In their report a committee here tonight touched upon the question of a Finance Board. There is no question in my mind but what the present system in vogue in Hoboken of a Board of Tax Commissioners, with all due deference to the gentlemen who compose that commission, that the system is old and practically obsolete.

There can be no question that no matter how clever men may be they cannot handle the financial questions of a city in a short period of a few months. I believe that a Board should be in continuous existence throughout the year in order to be in touch and properly conduct the affairs that a Board of Tax Commissioners are supposed to carry on or that a Board of Finance would carry on.

That such a change or some change in the present system is needed, I think that all agree. As to how it will be changed is a matter for consideration. Personally I feel that a Board of Finance should be elective with necessary powers to provide ways for the raising and disbursing of the city's finances. Some may differ with me as to the advisability of having an elective Board in this city. I believe all officials should be elected. It is my intention, and I trust I will have the privilege to introduce a bill providing for a Board of Finance.

At the last session of the Legislature your Board, through your President, I believe, or a committee, submitted to me a bill the object of which was to do away with the grade crossing at 17th Street. The bill was introduced and some members, who are now in the room, appeared before the committee having charge of the bill, but despite our efforts we could not get it out of the committee. This Committee on Municipal Corporations, which

held about 350 of the 560 bills introduced, refused to let this one out as well as about 300 others. I believe your Board should have that bill re-introduced, but I think a change should be made. I do not think either the County or municipality should be asked to defray any of the cost to make the necessary improvements, whether it be by raising the grade or by a viaduct. I think the railroads are deriving the benefit and the beneficiary should be made to pay for it and not the sufferers.

Another matter, I do not know whether this Board has taken it up or not, is the question of cheaper gas and cheaper electricity. At the last session a bill was introduced for 80c. gas. I think a bill along these lines ought again to be introduced and also that a reduction of from two to four cents a kilowatt should be made in electricity. Perhaps if we are playing in good luck this year on account of being a Democratic House, we may be able to have an amendment to the Public Utility Law giving the Commission power to make the rate. If that is the case perhaps we will be able to overcome the excessive and exorbitant amounts we have to pay for gas in Hoboken. I am a particular sufferer from that myself.

#### WANTS THREE CENT CAR FARE

We have in our city two lines of railways, the Willow Ave. and the Washington Street Lines. I think that an effort should be made to have the fare on these lines, within the city limits, reduced. I think it excessive to charge a fare of five cents from the lower ferry to perhaps Fifth, Sixth, Eighth, or even Fourteenth Street. I do not think the amount of ground covered requires the necessary charge of five cents. I think the Company would make money and please our citizens if they would give it to us for three cents.

While considering matters pertaining to the Public Service Company it might not be amiss to mention another matter which should receive attention at the hands of the Board of Trade. I do not know if there can be any legislation in relation to this question, but nevertheless something should be done to offset the injustice done our citizens and merchants in the erection of the Trolley Terminal at the lower ferry. If that Terminal is of any benefit to Hobokenites, I fail to see it. To our merchants and storekeepers it has caused, I am informed, serious monetary loss. When you arrive and step off the car at the Terminal, what are you met with? Signs telling you how to get out of Hoboken. If these signs are not sufficient inducement to have you continue your journey out of the city, an iron fence precludes the possibility of your getting out into the street, that is, unless you desire to take a long and circuitous route.

The recent terrible catastrophe in Newark and consequent loss of life, should, to my mind, awaken us to the fact of the laxity of our laws regarding the proper protection of our citizens employed in factories and workshops. From the report of Building Inspector Cummings it appears that Hoboken is none too carefully protected against a similar catastrophe. Whether our local authorities are clothed with sufficient powers to remedy these existing evils, I do not

know, but if such be not the case it will be my earnest effort to have introduced a measure that will not only give more power to the State Department having jurisdiction in the premises, but also to have enacted a statute increasing the power of the local authorities.

A question that I believe has already been agitated here is that of repaving Washington Street. I do not know in what condition that question is at the present time, but I think Washington Street should be repaved. It is the principal and main thoroughfare. I have lived in Hoboken a number of years, over thirty, and I cannot recall when Washington Street was paved. I think that we should have a good substantial granite pavement in Washington Street, the cost I suppose will have to be assessed upon the city at large. As I understand, once the abutting property owner has paid for the paving of the street, you cannot place the burden of repaving on him entirely; the city at large would have to assume that expense. At the time of the paving of Washington Street, I think it would be opportune for the consummation of that cherished idea of several of our chief executives to have all wires placed underground. A number have advocated it in their messages to the Council but we still have the wires overhead.

#### SHOULD CHANGE FISCAL YEAR

Another matter of particular import to Hoboken and which should receive your earnest consideration is the agitation for remedial legislation looking towards the arranging for the beginning of the fiscal year. By this I mean that there should not be a difference in the beginning of the City's year, the School year and the County year.

I am of the opinion that a considerable sum of money could be saved our city, if an amendment to our School Laws was introduced in the Legislature. As the law is now, I understand the School moneys from city appropriation, same this year being \$132,259.25, are appropriated in May, but same is not collected until December 20; the apportionment of the State School money is made during the month of April, the amount this year being \$241,274.53, however, up to the present time the Hoboken Board of Education has received only \$3,027.68, which has made it necessary for the Board of Education to borrow one-half of the State appropriation, \$116,000, for which it pays interest at the rate of 6%, in order to carry on the work of that Department. Our school department here is running for over half the year on money borrowed, upon which we have to pay 6% interest, and the money that should come here is withheld.

The bulk of the school money obtained from the state, \$145,829.97, will not be received until the middle of February next, the balance will be received in the months of April and June, and in my opinion the State School Law should be amended so that the Board of Education would receive at least one-half of the apportionment between July and January, which would be sufficient to pay the running expenses up to the time the City appropriation is available, thereby saving a considerable sum of

*(Continued on page 18.)*



# INADEQUATE TRANSFER FACILITIES

Hearing before Board of Public Utility Commissioners

Officers of Board Present Case of City.

The hearing before the Board of Public Utility Commissioners on the complaint of the City, relative to the inadequate transfer facilities at the Trolley Terminal and also at Washington and Ferry Streets, was heard at the State House, Trenton, on Tuesday, November 29.

President C. H. C. Jagels and Secretary Rudolph Schroeder had been requested by our Railroad Committee to appear before the Commissioners and to co-operate with the City in the presentation of the complaint. Mayor Gonzales and Councilman A. J. Volk represented the City in an official capacity. Mr. Albert Hasselmann represented the Citizens Association. Mr. H. L. Allen, City Attorney, appeared as counsel for the City.

At the opening of the hearing, Mr. Allen stated that he would like to have the representatives of the Board of Trade present the case of the City, as they were more conversant with the problem involved. The Secretary, Mr. Rudolph Schroeder, was the first speaker.

Mr. Schroeder submitted a map, drawn by Mr. Robert Rieser, our Assistant Secretary, upon which Mr. Eugene Smith, City Engineer, had indicated the distances between the principal points. It showed the Trolley Terminal, the cut from Hudson Place to Washington Street and the surrounding streets and car lines.

All of the Commissioners, and particularly Chairman Sommer, seemed very familiar with the layout of the Terminal and the adjacent streets. In answering their inquiries, Mr. Schroeder described the old arrangement existing before the Terminal was constructed, and pointed out that under the old conditions every incoming car issued transfers, which were honored at the old Terminal. The Commissioners went over the map carefully, Mr. Schroeder indicating the various lines and the way they entered and left the Terminal.

In presenting his arguments in behalf of the City and the Board of Trade, Mr. Schroeder stated that the public were greatly inconvenienced by being obliged to use the Transfer Station on Washington Street near Ferry Street; that persons coming in on the Grove Street and Willow Avenue Lines were obliged to walk about 155 feet to the place of transfer, which is without shelter, the people being obliged to stand in inclement weather and wait there from two to three, or as much as ten minutes or longer, at times, for a car. He admitted that the Company had placed placards in their windows announcing that the transfer should be made at Washington Street, but that many passengers, through the negligence of the conductors or through their own carelessness, were carried beyond Washington Street into the Terminal, where they were discharged on an inside track.

## WOMEN SHOULD HAVE SHELTER.

He argued that not only should passengers who desire shelter, but particularly women and

children, who find it more convenient, should be permitted to use the Terminal as a transfer point, and that the present transfer station on Washington Street should be continued for those who are in a hurry or who are indifferent to weather conditions.

Under existing arrangements a passenger is discharged at an inner track in the Terminal, from which he is obliged to walk about 150 feet before he can get out into the street on Hudson Place, and if he wishes to enter the Terminal to take an out-going car, he must walk another 200 feet westward, making a total of 350 feet. And when his transfer is refused at the gate (as all transfers from surface lines are) he is obliged to walk further westward to Hudson Street, distance about 475 feet. All told, therefore, when a passenger makes an error or the conductor neglects to tell him to get off at Washington Street, he is obliged to walk about 825 feet, only about half of which is under shelter.

## BOARD SUBMITS PLAN.

He argued that the Terminal should be open as a transfer point also, that no greater inconvenience would be placed on the Company by opening up the gates permitting the free passage in and out of persons using the cars. That all of the cars entering the Terminal, excepting the Willow Avenue Line, were "Pay-as-you-enter" cars and, therefore, a person could not return over the line on which he had come in, because the conductor would refuse to accept the transfer. Under the present regulation the conductors ring up the passengers as they board the car, although the fare has been collected at the gates.

This arrangement of paying on the cars instead of at the gate might tend to delay the loading of the cars and the starting, yet the slight delay incident to this plan would be insignificant as compared with the convenience that would result. Under the plan suggested, as the cars come in they would discharge those passengers on the inner track who desire to use the Tunnels, while those who want to transfer should be carried around the loop into the larger enclosure, and be discharged by way of the front door, the new passengers being admitted at the rear platform.

If the turnstiles were removed all passengers, whether entering or leaving the cars, could pass freely in and out of the enclosure and the cars being "Pay-as-you-enter" cars the Company would be able to collect all the fares coming to it. The main contention was that the Terminal being close at hand should be used as a transfer point, in addition to the Station at Washington Street.

It was also pointed out that passengers coming in on the elevated structure could transfer either at Washington Street or at the Terminal and the same right was asked for surface car passengers.

### OTHER BENEFITS WOULD ACCRUE.

In concluding Mr. Schroeder stated that if the plan suggested by the Board met with favor, other benefits would accrue to the public, as for instance: many business men who have their places of business in the neighborhood of the Terminal are obliged to walk a great distance to their offices and stores, and if they were permitted to ride around the loop their walk would be lessened some 350 feet. Then again, if a person pays his nickel at the turnstile and for some reason the line is blocked, he must either wait sometimes an indefinite period, and if he decides to walk home he must lose his nickel;—even at that he would have difficulty in getting out of the enclosure.

### MAYOR WANTS FENCE OPENED OR REMOVED.

Mayor Gonzales was next invited to speak and in answer to a question of Chairman Sommer as to how the present Terminal worked he said: "I believe there would be less danger if the fence were taken down and the passengers allowed to cross the tracks. There would be less danger than now. The number of people who cross the loop where it passes over the sidewalk on Hudson Place makes that a more dangerous place than inside of the enclosure. If the whole place were opened up as formerly, and passengers allowed to transfer from one car to the other and the Company would do away with the turnstiles, it would solve the whole problem."

Chairman Sommer asked the Mayor: "With the turnstiles eliminated, allowing people to take cars at that point, there would be less congestion than now?" To which the Mayor replied: "Yes, and less inconvenience. I believe the people should be considered. Under existing conditions there is more inconvenience than ever before. I think the conditions are much worse than ever before."

Discussing the delay that might result from collecting the fares on the cars instead of at the gates, the Mayor said: "I want to draw your attention to the fact that the people are inconvenienced outside of the turnstiles. It may be that the Company is sending their cars out faster under this system, but the fact remains that the public in general does not get any better transportation than they did before. When you take into consideration the time that passengers lose in waiting outside in line before the turnstiles, and then lose in getting aboard the cars, you will see that the people would not be delayed as much if they paid aboard the cars."

At the close of the Mayor's remarks, Chairman Sommer made this statement:

"It is important that there should be some

adherence to schedule and regularity in the movement of cars and whatever facilitates that is of advantage to the people at large, and in that way perhaps a benefit has accrued. Formerly you did have terribly congested conditions at that point."

### PRESIDENT JAGELS DEFINES BOARD'S ATTITUDE.

President Jagels was the next speaker. He clearly defined the attitude of the Board of Trade when he said that the Board appreciated that there must be a system for the orderly and speedy handling of traffic, yet the remedy suggested placed no additional burden on the Company. The Board's plan involved no increase in expenses, either of equipment or maintenance and it was simple. The Company could, without hindrance, regulate and control the tide of travel and at the same time collect its fares without loss.

Carrying passengers around the loop at the Terminal and permitting the free exit and entrance of all persons using the cars, was the plan which the Board had to offer. It required the removal of the turnstiles and the payment of all fares on the cars, all of which, except those on the Willow Avenue line, were of the Pay-as-you-enter type.

Mr. Jagels made it very plain that the Board desired to place no additional expense or burden on the Company but that it simply wanted to get a maximum of use out the Terminal which would result in the greatest convenience to the public.

### MR. BOLEN REPRESENTED COMPANY.

Former Senator Bergen appeared as Counsel for the Company, while Mr. Bolen, Superintendent of Transportation, was present to defend the existing system. Upon being asked to testify, Mr. Bolen contended, that with ref-

(Continued on Page 16)

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## REPORTS OF COMMITTEES

**Committees on Building Code; Fire, Water and Police; Board of Finance;  
Budget Exhibit; Railroads and Home Trade Make Interesting Recommendations**

### WOULD CONTEST BUILDING CODE.

**Board Instructs Committee to Consult Counsel  
To Ascertain Its Legality.**

At the December meeting of the Board the Building Code Committee presented a very strong report, condemning the Building Code in its entirety and stating that the Council had largely disregarded its recommendations. It drew particular attention to the fact that the Building Inspector is clothed with great discretionary powers, virtually making him an interpreter instead of an enforcer of the Code.

The report was discussed at some length and its recommendations adopted. The Committee was directed to proceed in accordance with its request, to wit: that it be permitted to consult Counsel and if necessary contest the legality of the passage of the Code.

The report in full is as follows:

To the Members of the Board of Trade:

Your Committee on the Building Code, at a meeting held December 7, 1910, discussed the questions involved in the adoption by the Common Council of the Building Code, which had been before it for several months.

Since the time the present Code was first proposed and published, your Committee held many sessions, during which all the provisions of the Code were considered, and as a result of their labors they submitted to the Common Council amendments numbering about fifty. The amendments so submitted, with one or two minor exceptions, were disregarded by the Council. In the opinion of your Committee, the present Code is filled with errors both of omission and commission. Your Committee submitted to the Council its objections to the appointment of an Assistant, and also took exception to the wide discretionary powers vested in the Building Inspector. Under the Code as adopted, the "Inspector of Buildings shall have power to vary or modify any of the provisions of this Code, or any rule or regulation relating to the construction, alteration or removal of any building," which indicates that he is an interpreter instead of an enforcer of the law.

Your Committee requests to be directed to consult Counsel with a view to ascertaining the legality of its passage; and if it is found that the Code has been illegally adopted, your Committee desires to be instructed to proceed to have the same declared invalid.

Respectfully submitted,

(Signed) FRANK A. LA POINTE,  
Temporary Chairman,  
Building Code Committee.

### BOARD FAVORS AUTO POLICE PATROL

**Adopts Recommendation of Committee on  
Fire, Water and Police**

The following report was, after considerable discussion, adopted by a close vote.

To the Members of the Board of Trade:

The Hoboken Police Department's Ambulance and Patrol Wagon service comprises an ambulance wagon bought in 1907 and a patrol wagon bought about 1898; two horses, one of which has been twelve years in service and the other about seven years. Both horses were from six to eight years old when bought and have, therefore, served more than their time. The working life of a horse in such service is about ten years. They cost about \$300 to \$400.

To show the general use to which both present wagons are put, the Chairman of your Committee opened the Police Blotter at random to Monday, November 7, 1910, and found the following: First trip in morning, patrol to 2d Precinct Station for prisoners; 10:55 patrol left for Snake Hill, (a 12 mile drive) and returned at 1:30. On this trip the younger of the two horses was used and when returning from Snake Hill, was really unfit for further use that same day. However, at 1:15 the ambulance responded to a call drawn by the older horse and at 2:15 it answered the second call. Before the ambulance got back another call was received at 2:30 and the tired horse with the patrol wagon responded, returning at 3:05 and at 3:10 it again went out. At 3:30 the ambulance was called. At 3:40 the patrol returned. At 6 the patrol went to the 2d Precinct on its regular night trip. At 6:20, 7:10 and

... THE ...

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HUDSON COUNTY AND THE  
LARGEST OF ITS KIND IN  
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**H. H. DIERKSEN**

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WASHINGTON AND TWELFTH STREETS

8:05 the ambulance (always with the older horse) responded to calls. The total for the day being. Ambulance (with older horse) 6 calls; Patrol wagon, 5 calls, (one of which was the 12 mile trip to Snake Hill and three of which were made after returning from this long trip).

On another occasion the patrol left for Snake Hill at 1:10 (with seven men aboard:—the driver, two officers and four prisoners) returning at 3:05 with the driver and two officers. During this time three calls came in within five minutes. One from Tietjen & Lang Dry Docks, one from the lower Terminal and one from Hudson and Fifth Street. The first was to the dry dock and lasted over three-quarters of an hour. In the meantime, the calls at the Terminal and Hudson Street had to wait over forty minutes. On returning from the dry docks the patrol was sent to the Terminal and a private ambulance had to be hired to go to the Hudson Street call. This shows the necessity of a more speedy vehicle and indicates how advantageously an auto patrol would have served in this case. The trip to the Dry Docks would not have taken over twenty minutes, and all three calls could have been answered in less time than it took the horse and wagon to make the one; besides, the auto would not have been tired, whereas our present "old nag" was almost ready to drop dead.

The following figures will show a comparison between the cost of running a horse drawn patrol and ambulance department with the more modern equipped department:

THE CITY OF SYRACUSE, N. Y. REPORTS  
for one year  
June 1908 to June 1909.

#### HORSE AUTO

Total expense of Dep't (see sheet B).....	\$4,972.19	\$2,948.58
Average cost per month....	414.34	245.72
Number of calls in year....	3,706	4,172
Average number of calls per month .....	308	347
Average cost per call.....	\$1.34	.70
" mileage per day of auto .....		25

The cost of salaries (included in the above figures) were:

Horse Dept.....	\$3,420.00
Auto. Dept.....	\$2,520.00

The above figures show the Horse Patrol to have cost 90% more per call than the Auto.

The City of Louisville, Ky. reports as follows:

Cost of wagons, equipped with horses, harness, etc., were about .....	\$1,800.00 each
Their autos cost about....	1,900.00 "
Cost to operate Horse Patrol	50.00 per mo.
" " " Auto. "	18.00 " "

(This \$18.00 is apportioned as follows:

Gasoline .....	\$5.00
Oil, etc. ....	2.00
Repairs and sundry expenses..	11.00)

These figures do not include salaries as these are about the same in either case.

The City figures show a cost of 1½c. per mile to operate the machines. If we take the average mileage per day, viz.; 25 miles—as has been shown by the record from Syracuse, N. Y., a city many times larger in area than Hoboken—the cost per day to operate would be 38c. in Hoboken.

The cost to operate Hoboken's Ambulance and Patrol Department for one year, from May 1, 1909 to May 1, 1910 was as follows:

Three Van Drivers @ \$1,200 each yearly .....	\$3,600.00
Feed supplied .....	339.52
Shoeing Horses .....	128.00
Supplies .....	103.65

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Repairs, Ambulance and Patrol.....	122.20
Horse Hire (in emergency).....	20.00
Ambulance Hire .....	2.00
Clipping Horses .....	6.00
Professional Service & Medicine....	7.00

Total Expense of Dept..... \$4,328.37

Number of calls .....	1750
Average calls per month .....	146
“ cost per call .....	\$2.47

This does not include depreciation on cost of Wagons, Horses, and Harness, which is about as follows:

Depreciation	
Life of Ambulance about 10 years, cost .....	\$700 per yr. \$ 70.00
Life of Patrol about 10 years, cost .....	\$700 per yr. \$ 70.00
Life of Horse about 10 years, cost .....	(2) 600 per yr. \$ 60.00
Life of Harness about 7 years, cost .....	200 per yr. \$ 28.57

\$228.57

Adding this to the foregoing figures makes a total of \$4556.94 or an average monthly cost of \$379.75. Comparing this with the average cost per month with auto service at Syracuse, viz.: \$245.72 shows a saving of \$134.03 per month and this if Hoboken had as large an area to cover as in Syracuse. Not having this large area to cover, but only about one mile square, the cost per month ought to be considerably less than the cost at Syracuse.

In other words, the saving to Hoboken will be more than \$134.00 per month, over the present expense and in two years the cost of the machine will be made up by the money saved.

Since it can be readily shown that the cost will be less to operate an auto equipped department and since it does not require any discussion to show the other advantages gained by having such a department in regard to the saving in time, resulting in quicker service; from a humane standpoint due to better service and other advantages too numerous and lengthy to discuss here, the only question then is—the initial cost of installing such a department. Since the saving per year is so large, the outlay can be repaid in about two or three years. Therefore, cannot the Board of Tax Commis-

sioners find some way to appropriate this initial sum at its next Budget sitting?

Respectfully submitted,  
Com. on Fire, Water & Police,  
(Signed) WALTER P. WARMBOLD,  
Chairman.

#### COMMITTEE FAVORS A FINANCE BOARD.

Will submit its recommendation and reasons at January meeting.

At the December meeting the “Board of Finance” Committee, appointed to consider the advisability of establishing a Board of Finance in lieu of the present Board of Tax Commissioners, submitted the following report:—

Hoboken, N. J., December 7, 1910.

To the Members of the Board of Trade.

Gentlemen:

Your Committee on “Board of Finance” begs to submit its report as follows:

Your Committee held its first meeting on

(Continued on page 13)

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**WALTER P. WARMBOLD,**

REAL ESTATE Insurance Broker 68-70 HUDSON STREET  
FACTORY SITES (ONE WHO DOES YOUR WORK) HOBOKEN, N. J.

# BOARD OF TRADE BULLETIN

ISSUED MONTHLY BY THE

## HOBOKEN BOARD of TRADE

At No. 202 Washington St.,

Hoboken, N. J.

Telephone 555 Hoboken

NOTICE TO ADVERTISERS—Changes of copy should reach this office not later than the 10th of each month to insure insertion.

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Assistant Secretary	

10

DECEMBER, 1910

The Bulletin wishes all of our members a Merry Christmas and a Happy New Year.

\* \* \*

Present as a Christmas and New Year's gift to the Board, the application of a new member!

\* \* \*

The attention of our members is directed to the excellent addresses of Senator Fielder and Assemblyman Ford, whose co-operation in advancing and protecting the interest of our city in the Legislature is more than ever assured.

\* \* \*

The excellent cigars, which the members had the pleasure of smoking at the December meeting, were the gift of Mr. Stuart E. Booth, proprietor of the Hudson Cigar Co., at 24 Hudson Place and 1016 Washington Street.

\* \* \*

The Observer of December 15th prints the following editorial under the head of "One Haven of Rest":—

"If you do not like your position, get another one. If you do not like the way your town affairs are run, move to Secaucus."

Are we to consider this editorial as a suggestion or as an invitation?

\* \* \*

We are glad to say that Assemblyman Ford's charge that we have had our printing done out of town is without foundation. We regret that he should have made his statements without first thoroughly investigating the same. We have always been and will continue to be boosters of home trade and patrons of our home industries.

\* \* \*

On Friday evening, January 20, Mr. John MacVicar, a member of the Commission of Des Moines and an expert on Municipal Government, will address the members of the Board at a special meeting to which the public will be invited. Mr. MacVicar will talk on the subject of Commission Government and his remarks

will be of more than ordinary interest, in view of the feeling of dissatisfaction concerning Municipal Government which exists in this state. Our Board has joined with similar organizations throughout the state in bringing about a convention, which will be held at Trenton, January 24th, for the purpose of agitating the Commission Form of Government for cities. This convention will also be addressed by Mr. MacVicar.

Do not miss this opportunity, mark your Calendar!

\* \* \*

### THE BUILDING CODE.

It was said at the last meeting that the new building code was practically a copy of the Cleveland Code, but it is quite evident that the compilers of this code anticipated the slogan of our Home Trade Committee to "Get it in Hoboken" by drafting an original section which in the opinion of our Committee, practically nullifies the entire act.

"The Inspector of Buildings shall have power to vary or modify any of the provisions of this Code or any rule or regulation relating to the construction, alteration or removal of any building or structure, erected or to be erected within the City of Hoboken upon an application to him therefor in writing by the owner or lessee of such building or structure or his duly authorized agent, where there are practical difficulties in the way of carrying out the strict letter of this Code so that the spirit of this Code shall be observed and public safety secured and substantial justice done; but no such variation or modification shall be granted or allowed unless the particulars of each application and of the decision of the said inspector thereon and his reasons therefor shall be entered upon the records.

The Assistant Inspector of Buildings shall perform such duties as may be assigned to him by the "Inspector of Buildings."

No doubt the framers of the Code spent a great deal of time and gave their best endeavors to provide the City with a Building Code, but they might as well have spared themselves the time and effort.

It cost the City of Hoboken One thousand (\$1,000.00) Dollars to print the ordinance, and so far as practical results are concerned, the City might as well have thrown the money into the Hudson River.

The entire Code could have been consistently expressed, and accomplished the same purpose by simply stating that, "In order to, erect a building of any description in the City of Hoboken, it shall be necessary to secure a permit from the Building Inspector who will prescribe the terms and conditions under which it shall be erected.

Should Hoboken at any time be so unfortunate as to secure the services of a Building Inspector with an inclination for "Honest Graft," this code will provide a vehicle for the purpose that will make the common council of a certain western City appear as a kindergarten class in an elementary school.

If ever a Committee worked faithfully it was the Building Code Committee of the Board of Trade. At a time of the year when most people were only thinking of vacations, they



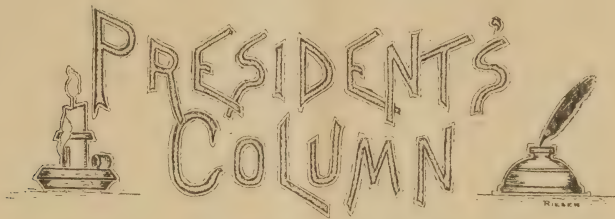
held session after session, sometimes burning the midnight oil. They carefully considered and analyzed section after section and they found the entire code so full of errors both of omission and commission, that it is their opinion that under the code, it will be almost an impossibility to erect a building in the City.

They submitted about fifty amendments to the Common Council, all of which were ignored and contemptuously cast aside. When the Code was read in the Council, most of the members disappeared from the Chamber, and

at one time there was not even a quorum present!

With the exception of the section that provides for the appointment of an Assistant Building Inspector, and a raise in the salary of the Inspector; it is greatly to be doubted whether the majority of the Councilmen have given the Code any consideration or attention whatsoever.

The Board of Trade owes it to its City, to its Committee, and to itself, to contest the legality of this Code, if it is possible so to do, and this action was ordered at its meeting.



The President desires to extend to the members one and all a Merry Christmas, coupled with the wish that the New Year may be a bright and prosperous one.

May the coming year be one of advancement and progress in our various lines of endeavors, may all enjoy health, and contentment,—and may our City make rapid progress in every thing that will redound to the benefit and the happiness of our Citizens.

\* \* \*

**A Merry Christmas.**—In a few days we will be in the midst of the glad Holiday season. The Christmas spirit is abroad in the land and instills everybody with that fraternal and brotherly feeling toward his fellow man and makes us exclaim "It is Good to Live."

The world is getting better from year to year, we no longer regard each and every individual as being and living for himself, but instead there has developed a spirit of good will and co-operation, we now know and feel that in forgetting selfish interests, and in taking an active part in every movement for the uplifting of mankind, we are fulfilling our real mission in life.

Help lift the burden from others who may not be so well able to bear it, take a sympathetic and helpful interest in your fellowman, make the neighborhood of your presence the happier and the better by your cheering smile,—then indeed you will have a **Merry Christmas**.

\* \* \*

At the close of the year it is customary for the business man to take an inventory of his stock, count his assets and liabilities, and then profiting by the experiences of the past year, look forward to the New Year with a firm resolve to make it a better one in every respect.

So let it be in the work of the Board of Trade. If we have not accomplished much during the past year, let us not lose faith and courage.

Keeping everlastingly at it is bound to bring

success; and so let us all pull together, work together,—all for Hoboken.

\* \* \*

At this time of the year it is customary to make our New Year's Resolutions.

Now I am going not to ask you to get on the Water Wagon, because you will only fall off, and might get hurt, and we can't afford to lose any of our members in such a reckless manner. I only want you to resolve that during the coming year you will attend to your Committee meetings, be a prompt and regular attendant at the monthly meetings, and that you will do your part to make the Board a "Live Wire" in the affairs of the City.

I am not asking much and I feel that no member who takes even the slightest interest in the City and its advancement will fail me.

\* \* \*

It is fitting and right that at the close of the year we should remember those of our members who during the past year have been called upon to cross that river from whose bourne, no traveler returns.

While to the members of their immediate families the vacant chair intensifies their grief during the holiday season,—yet at the same time the "spirit of Christmas" affords them the hope and the consolation, that though their loved ones have passed through the "Valley of the Shadow of Death,"—they have emerged into the springtime and sunshine of God's eternal presence,—where in the due course of time there shall be a gathering of the Men of all Nations,—and meetings that shall not again know the sorrow of parting.

\* \* \*

The work of the Board promises to be very active during the coming year. We hope to make our Meetings more and more interesting and to inaugurate several movements that will redound to the advancement of our citizens.

Announcements will be made from time to time that will keep alive the interest of our

members.

\* \* \*

The Home Trade movement has brought out some startling facts as to how much money leaves our City, which might with better profit have been left here.

Many of our prominent manufacturers and merchants are having their insurance written by New York brokers, completely ignoring the

claims of our local business men. Why not give them a chance? Surely they are worthy of your support,—their rates are right and they will give your business their personal attention.

When your present policies expire, consider some of our progressive, public spirited insurance men,—you will find them listed in our advertising columns,—get their rates and give them your business.

## LETTERS TO THE EDITOR

To the Editor of the Bulletin:—

A pedestrian hurrying rapidly along Washington Street a short while ago, caught his foot upon an obstruction on the sidewalk in front of one of our prominent stores—for a few brief seconds he described a series of Delsartean Poses, and then spread himself violently upon the landscape in several directions—fortunately nothing suffered except his dignity!

Being of an investigating turn of mind, the pedestrian discovered that his downfall was caused by a strip of iron, one end of which had become loosened from the covering of the coal vaults underneath the flagging, the loose end protruding above the pavement several inches. Mindful of the welfare of others, he repaired to the store and informed several of the people about the place, of the dangerous spot. "We will have it fixed," they said, and the pedestrian resumed the even tenure of his way.

He has had occasion to pass this particular spot quite frequently since, and up to the present time, the obstruction still remains. It is a matter for congratulation, however, to note that so far nothing has been broken, save several Commandments. Some day though some one is going to "Get It In Hoboken" with a jolt, at this particular spot.

This suggests other pitfalls for the feet of the unwary, which exist in many parts of this town; fortunately, however, manifest only during the winter months, particularly after a fall of rain or snow. I refer to the iron covers of the coal chutes often placed in the center of sidewalks; most of these have long ago been worn smooth by the passing to and fro of many feet, and a slight coating of sleet or snow, gives an icy surface, calculated to disturb the balance of the most sedate. As an adjunct to the study of astronomy (by suggestion) they are invaluable; as a menace to the uprightness of our citizens, they ought to be removed at once, and replaced by new ones.

(Signed) "One who got it."

December 17, 1910.

Editor of the Bulletin:—

Among the pristine and classic wheezes, is a hoary headed joke, which according to a sacrilegious wag was first attributed to the author of Genesis. It has to do with a Chicagoan who died, and having spent several days in sweating for his sins, pleaded to be allowed to return whence he came.

"What?" said he of the Cloven Hoof indigantly, "Do you scorn the hospitality of an establishment that numbers among its guests some of the wealthiest and greatest men that the world has ever known?"

"I thought I'd like it because I came from

Chicago," the sinner replied, "but I really prefer my native town."

It is an old joke that cannot be applied once more, says the after-dinner orator, and we have found the opportunity for proving this post-prandial wisdom.

In their issue of December 15, our esteemed contemporary, "The Observer," advises editorially that:—

"If you are not satisfied with your job, get another one; if you do not like the way affairs in your town are run, move to Secaucus!"

Far be it from us to draw any odious comparison or to suggest, however remotely, that the disparity between the two municipalities in question justifies the parallel; but without presumption, we merely wish to interpret the thought of the great mind, that would impress us with the idea that happiness is only comparative, (geographically). The writer's epigrammatic method of portraying a great truth is indeed hard on Secaucus; which, if the truth must be told, produces an infinitely higher grade of pigs than are to be found in any other part of New Jersey, (we refer of course to the four footed variety).

There is but one other serious appeal to be taken from this unique method of quieting civic dissatisfaction. We are ready to admit, though our theology may be somewhat defective, that there is only one place slightly worse than any community in our fair land. But because Hell is worse than Chicago, is no reason why the citizens there, or anywhere else, should submit to the high handed methods of the average politician; and just here, is the particular point, which I wish to make.

The trouble with our city, and many other cities too, lays in the fact that the substantial citizen, with common sense, spirit, and insight into local conditions, does just what our contemporary advises, when he does not like the way things are run; in short, he moves to Secaucus, or South Orange, or to some other suburb, "far from the maddening crowd."

Would it not be infinitely better for this citizen and for his city, if when dissatisfied with municipal shortcomings, he would register a long, loud, kick, and a good strong kick and then "sit tight," "stand pat," and "hold on to his chair," for the good of the community in which he lives. If it's an honest kick things should be set right; if it isn't, the kicker should be set right; in any event don't get tired of your job—for this is just about what the average politician most desires.

**Hoboken is your town**, you live in it, or do business in it; don't run away and "knock it"—stay right here and lend a hand; help us make it a better place in which to live and to work.

(Signed) SPECTATOR.



**REPORTS OF COMMITTEES***(Continued on Page 9)*

November 10, and has held several well attended meetings since. The Committee has spent considerable time and discussion on the question before it; and the unanimous opinion is, that Board of Finance is necessary for our city. In finding this opinion no criticism is made or intended, of the members of the present Tax Board, but the criticism is directed against the limited time, and manner of making appropriations at present in vogue. The time given the present Board of Tax Commissioners is so short, that proper investigation into the demands of the various city departments cannot be made. Then the powers of the present system are so limited, that serious trouble may arise at any moment.

It was found that the present Board of Tax Commissioners was created by the charter of 1871, and because of the constitutional amendments of 1875, it would be necessary to have the Legislature pass a general act creating Boards of Finance in second class cities, or in cities of a similar population as Hoboken. Mr. Besson, of your Committee, submitted a very thorough and comprehensive report on the provisions of the charter creating the Tax Commissioners, also the act of 1907, under which the Board of Finance, of the City of Paterson was created; and other questions relating to Boards of Finance.

The Committee is preparing a draft of an act which, if the Board of Trade desires, we will present at the January meeting. In conclusion the Chairman wishes to thank the members of the Committee for their prompt attendance and great interest shown—it has been a pleasure to preside over so harmonious and painstaking a body of gentlemen.

Respectfully submitted,

(Signed) Arthur Seitz,  
Chairman of "Board of Finance" Com.

**PLANS FOR BUDGET EXHIBIT  
UNDER WAY.**

Committee's Report shows that an extensive Exhibit will be had.

December 7, 1910.

To the Members of the Board of Trade:

There have been several meetings of the

Budget Exhibit Committee and considerable progress made in defining its plan, form and scope.

The Exhibit, it is expected, will occur on the first two weeks of April next. The place, it is now expected, will be here in our own hall, but the affair is already assuming such proportions, that we may be forced to seek larger quarters.

The City Departments have shown the kindest disposition to assist us in all possible ways, and already there seems no reason to doubt our entire success.

Before our next meeting the Chairman will have interviews with the Chairmen of Sub-com-

... This Store Wishes You ...

**A Merry Xmas**

and a

**Happy New Year**

and extends its thanks to its many  
friends for their valued patronage.

**The Up-Town Department Store**

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**PATRONIZE  
HOME TRADE**

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**FURNITURE for the HOME and OFFICE**

Read the advertisements in the Observer. Watch for OURS. We do always  
as we advertise, and our methods are strictly business

mittees and be able to report just what each one will do and just what will be needed to pay the necessary expenses of the Exhibit.

The consultations already had have been very satisfactory.

It may be mentioned that the Exhibit of the Schools, by permission of the School Board, and under the active supervision of Mr. Demarest, who is taking a hearty interest in the matter, will be splendid, and equal to any showing ever made in New Jersey.

For the Committee on Fire, Water and Police, Mr. Warmbold is doing efficient work, and all three of his Departments will be finely represented,—and so I might report of others.

In the nature of the case it is difficult to speak in any but generalities, but we ask the support of every member of the Board, for we are more and more convinced that the Exhibit will be a most efficient instrument in instructing our citizens on our City Government, and in arousing in them a Civic pride they have not always had.

Yours,

(Signed) E. H. Horwood,  
Chairman of Budget Exhibit Committee.

#### RAILROAD COMMITTEE.

To the Members of the Board of Trade:

Your Committee on Railroads begs leave to report as follows: At a meeting held on November 15, a number of merchants having their places of business in the vicinity of the Trolley Terminal complained of the lack of facilities at that point. After discussing their complaints the Committee invited the Public Service Railway Company to send a representative to meet our Committee in order to see whether the Company would feel disposed to remedy the conditions complained of.

On November 28 Mr. Bolen, Supt. of Transportation, met your Committee and the merchants making the complaint were likewise present. Inconveniences due to the arrangement of the Trolley Terminal were taken up with Mr. Bolen and he stated that he would bring the matter before the Officials of the Company and that he would let our Committee know whether the Company would make the changes desired; our Committee wishing to have the turnstiles removed so as to enable passengers to freely pass in and out of the enclosure.

Concerning the request of the Emerson, Rem-

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Our Professions by Performance**



**Our Professions Are**

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**POWELL H. CURTIS**

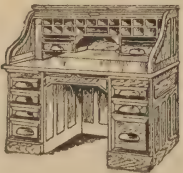
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**THE FRANK CORDTS  
URNITURE CO.**

Washington, Second and Bloomfield Sts., HOBOKEN, N. J.



sen Co. to have your Committee use its good offices to secure for it additional railroad facilities, your Committee begs to report that they have had this matter under consideration and have communicated with the Shore Road and at present the negotiations being incomplete your Committee will simply report progress.

At the request of our Committee President Jagels and Secretary Schroeder appeared before the Board of Public Utilities Commissioners at Trenton on Tuesday, November 29th, to assist the City in securing better transfer facilities at the Terminal. President Jagels and the Secretary bore the burden of the argument before the Commissioners. The Commissioners now have the matter of the transfer facilities under consideration and it is hoped that their decision will be favorable to our interests.

Respectfully submitted,  
(Signed) H. W. BAHRENBURG,  
Chairman.

#### HOME TRADE COMMITTEE ENTHUSIASTIC.

December 7, 1910.

To the Members of the Board of Trade:

Your Committee on Home Trade has with unrelenting vigor and enthusiasm pushed its Advertising Campaign for better trade conditions in this city. Starting with a full page advertisement in the Observer on November 2, it has continued to use various mediums through which to reach the purchasing public. Until a week or so ago your Committee had inserted three small advertisements per week in the Observer, and one per week in the Inquirer, but recently it has been thought best, to place about a half page advertisement in each publication weekly, instead of more frequently as heretofore. It has also placed in the Washington Street, Willow Ave., Grove Street and Jackson Ave. cars placards reading "BOOST HOBOKEN. TRADE AT HOME. Hoboken Board of Trade." These cards will be displayed for a period of six months. Bill posters in blue and red bearing the same statement are being posted up in many locations all over town.

Last Sunday your Committee inserted an advertisement in the New York Times setting forth the advantages of this city as a residential section and showing its easy access from the metropolitan district.

A design to be imprinted on the backs of



Have some fine private dwellings to let or for sale; also some good investment properties on upper Washington and Bloomfield Streets. For Sale:—a plot 60x 110 on upper Hudson Street and a five lot factory site. These are bargains.

**SEE OUR FOR SALE LIST**

Established in 1860 as James H. Wilson's Agency

## C. ALFRED BURHORN Real Estate—Insurance

Factory Site, best in the County  
3,000 square feet, railroad  
siding, moderate price.

THREE-FAMILY BRICK HOUSE  
GOOD SECTION GARDEN ST.  
\$9,000 EASY TERMS.

WASHINGTON ST.  
Store Property

Splendid opportunity.  
Ask for particulars.

NINE ROOM DWELLING  
GARDEN ST., \$6,000

TWO-FAMILY HOUSES,  
HEIGHTS, JERSEY CITY, WEST  
HOBOKEN OR WEEHAWKEN.  
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GENERAL

Real Estate and Insurance

COMMISSIONER OF DEEDS  
NOTARY PUBLIC

Newark and Washington Sts.  
(Bank for Savings Building)

REAL ESTATE  
AND INSURANCE

1122 Washington Street  
Hoboken, N. J.

envelopes, was selected which contained an ellipse in the center bearing the words, "GET IT IN HOBOKEN" and radiating therefrom were several arrows pointing to a decorative border calling attention to the numerous articles that may be purchased in town. Mr. Robert Rieser was the designer of this imprint. Some four thousand envelopes were printed, but owing to the uneven surface of the envelopes, the printer found difficulty in making a good job of it.

The Committee is at present arranging for the printing of another design, likewise drawn by Mr. Rieser, and difficulties heretofore experienced will be overcome. It is expected to place an order for one hundred thousand envelopes, believing that the merchants of this city will be pleased to avail themselves of that method of booming home trade.

Negotiations are under way looking toward the erection of a large electric sign over Hudson Place, near the Terminal and entrances to the Ferries and Tunnels.

The Committee will try to secure the co-operation of the real estate men in this city in order to still further advertise the advantages of Hoboken. It is hoped that a more extensive Campaign will be inaugurated after the holiday rush is over.

Your Committee feels that the work already accomplished has been productive of results, and we trust that the work so auspiciously begun will continue for some time to come.

Respectfully submitted,

(Signed) Max Z. Hurwitz,

Chairman of Home Trade Committee.

#### INADEQUATE TRANSFER FACILITIES

(Continued from page 6)

erence to the Terminal, the fence and turnstiles were necessary in order to permit the rapid loading and starting of cars. He claimed that if the fares were paid on the cars it would tend to interfere with the schedule and delay traffic.

At the conclusion of the hearing the Commissioners, through Chairman Sommer, requested Mr. Bolen to submit statistics showing the schedule, the speed of loading and unloading cars and the number of passengers carried under the old conditions and since the new Terminal has been in use. The attention of the Commissioners was, however, directed to the fact that under the old conditions all the cars were loaded at the Street, whereas now the traffic is divided between the upper and lower floors of the Terminal Structure.

Chairman Sommer stated that the Board would go into conference and that they would consider the statistics of the Company when submitted.



Houses, Apartments and Rooms  
POSITIVELY CLEARED of  
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**THE**  
**HOTOPP VARNISH CO**  
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**FINE VARNISHES**  
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**FLEXILE FLOOR**

This Varnish contains every essential quality necessary in good Floor Finish. It is Flexible, Brilliant, Durable, Dries Quickly, and will not scratch or mar.

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**RICHARD SCHREIBER**  
**General Contractor**

618 PARK AVE.

HOBOKEN, N. J.

Telephone: 263 Hoboken.



## NEW MEMBERS.

The following members were elected at the November meeting:

**John Ebersberger.** Mr. Ebersberger conducts one of Hoboken's largest cooperage plants. The business was established twenty years ago and is located, at the present time, at 300-306 Jackson Street and 301-305 Harrison Street, with a branch at Newark, New Jersey, corner Gothard Street and Hamburg Place. The Hoboken plant employs twenty hands and has ten teams in active service, delivering to Hoboken, Jersey City, New York and throughout a large territory in New Jersey. They handle an average of 100,000 barrels a year.

Mr. Ebersberger has resided in Hoboken all his life and is well known and highly regarded. He is active and energetic—giving personal attention to the details of his business.

**Lehman Bros.** This concern deals in old and new metals. They also manufacture babbitt metals, solder, pig lead and spelter, of which large quantities are furnished to the United States Government, as well as to railroads and manufacturers throughout the country. They ship scrap metals all over the United States and Canada, and are making regular exports to France, Germany, Austria, England and Spain. They also buy extensively in scrap metals in all the leading cities between New York and San Francisco, and as far south as New Orleans.

The following members were elected at the December meeting:

**James G. Orr.** Mr. Orr, the present local agent in Hudson County for the New York Telephone Company, entered the service of that Company seven years ago, shortly after graduating from Williams College in Williamstown, Mass., Class of 1903. He has served in various capacities in the district offices of the Company, in Manhattan and the Bronx, and was lately transferred to his present post, which is known as the Jersey City District, comprising all of Hudson County, with the exception of Arlington and Harrison. Mr. Orr succeeds Mr. W. I. Sweet, who lately resigned to accept a position with the Public Utilities Commission, New York.

**John Rickens.** Mr. Rickens is a member of the firm of Koch & Rickens, Real Estate and Insurance Agents, at 205 Washington Street, Hoboken. He has lived in Hoboken all his life, and has been engaged in the real estate business for over five years.

**William H. Stegman.** Mr. Stegman has been a resident of this city for forty-five years, and is at present living at 1041 Bloomfield Street. For the past ten years he has been engaged in the provision business in Jersey City.

**Henry J. Weidner.** Mr. Weidner is well known as one of the leading real estate and insurance men of Hoboken. For years he was a member of the firm of Stein & Weidner, at 504 Washington Street, Hoboken. On January 10, he purchased the interest of his partner, Mr. Stein, continuing the business under his own name at the former firm's old stand. He has been in the local Real Estate and Insurance field for over thirty years, and possesses a thorough knowledge of every branch of the business.

**O. V. Zangen.** Mr. Zangen is a seedsman

with warehouses located at 803-805 Clinton Street, this city. The firm exports and imports seeds, bulbs and plants to and from all parts of the world, to the trade only.

**Samuel Zucker.** Mr. Zucker is a tobacconist at 126 Washington Street, and has been engaged in the wholesale and retail trade in Hoboken for seven years. He manufactures his own cigars on the premises, and has done a thriving business since his location here. His retail store, at the above address, presents an attractive appearance, and his specialties lure the discriminating smoker.

## COMMISSION GOVERNMENT.

Mr. John MacVicar of Des Moines will address the Board January 20.

The Officers of the Board have joined with the Trenton Chamber of Commerce in bringing about a Convention of the Commercial Organizations of New Jersey, to discuss the Commission Form of Government. The Secretary of the Trenton Chamber of Commerce, Mr. C. Arthur Metzger, has for the past month or more been actively engaged in arranging the details of the Convention.

The Convention will be held at Trenton, on Tuesday, January 24, at 2 P. M., at the Y. M. C. A. Auditorium. Mr. John MacVicar, of Des Moines, Secretary of the League of American Municipalities and a member of the Commission of Des Moines, will address the Convention.

Our President has been directed by our Board to appoint five delegates to represent our organization at this gathering.

Mr. MacVicar will tour the State of New

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"GLASS STORE"

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Polished Plate and American Window Glass  
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Jersey from January 16 to January 23, and will address numerous commercial organizations in this State. We have arranged to have Mr. MacVicar address our Board on Friday, January 20, 1911. It is the purpose of the President to call a special meeting of the Board and to invite the general public. It is expected that Mr. MacVicar will have a very large audience and the officers intend to secure an adequate hall.

#### WE PATRONIZE HOME TRADE.

Our Board not open to Criticism on this score.

Assemblyman Ford, at the outset of his address made before the Board of Trade, accused us of inconsistency, charging that although we advocated Home Trade we were patronizing outsiders. His statement was as follows:

"If I may transgress for a moment—looking back there indicating) puts me in mind of something—I understand the Board is now making great efforts and, from reports made here tonight, are being fairly successful in boosting Hoboken and requesting Hobokenites to patronize home trade. I do not know whether I am correct in this statement, but it has been made to me and if it is correct and I think the Board is open to a little censure. If there is anything we do like it is consistency. I understand that the small notices being posted on the windows and doors and a great deal more of the printing, being done for the Board of Trade, is done outside of the city. It occurs to me that this is not exactly consistent with those posters and the expressions."

President Jagels, at the close of Assemblyman Ford's speech, said that all the printing of the Board is done by Graafmeyer Brothers, Rockwell Printing Company, Powell H. Curtis, the Observer and the Inquirer, and that the bill posters had been furnished by the New Jersey Bill Posting Co.

Mr. Herman Geismar also stated that he had been the party who had contracted with Mr. John F. O'Mealia of the New Jersey Bill Posting Company, a member of our Board, for the printing and placing of the bill board signs; that there was no plant in Hoboken which could print these posters and that the next best thing was to get it from a member of our Board, who is doing business both in Jersey City and in Hoboken. Concerning the blue prints that have appeared on the doors and windows of merchants, Mr. Geismar stated that the same had been gratuitously furnished by Mr. W. L. E. Keuffel of the Keuffel and Esser Company.

#### LEGISLATION AND CITY OF HOBOKEN

(Continued from page 4.)

money which is now expended for interest on loans.

I would like to state in concluding, and reiterate the remarks of Senator Fielder, that I would prefer to be a listener, to listen exactly what is desired and then be in a position to carry out the wishes of the Board. I have served one term in the House and I trust I served it creditably to the citizens and to my-

self. If there is anything I can do in the Legislature to advance the welfare of our city, I am at your call.

## LAWSON & MACMURRAY

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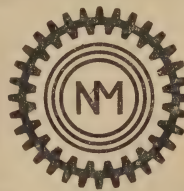
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PASTEURIZED MILK AND CREAM  
BOTTLED MILK A SPECIALTY.....

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## THE RIVERS AND HARBORS CONGRESS.

Our Delegate, Mr. E. H. Horwood Submits Report.

Hoboken, N. J., December 15, 1910.

To the Hoboken Board of Trade.  
Gentlemen:

I had the honor to represent you at the Rivers and Harbors Congress held in Washington, D. C., December 7th, 8th and 9th, last, and I respectfully submit my report herewith:—

I had been a private member of the Congress for some years, but ceased a few months ago, as it seemed to me to become more and more a Western concern and wholly indifferent to Eastern wants.

Its original purpose was, as its title indicates, to be an advocate of "A Waterway Policy," urging regular, methodical, and moderate appropriations for the betterment of the Waterways of the Country at large.

It has really become an advocate of expending enormous and unprecedented sums on the improvements of the Ohio and Mississippi and their tributaries.

Some of their schemes are quite impracticable and have been condemned repeatedly by Government Engineers, but they appear to grow more arrogant yearly, until they have at last outraged public sentiment even in their own domain.

At the Congress just ended they gave no recognition, for instance, to the "Atlantic Deeper Waterways Association" in which thirty millions are concerned, and which is designed, for a relatively small expenditure, to carry freight by inland and protected waterways between Massachusetts and Florida; thus saving the enormous delays on heavy freight by sailing coastwise conveyances, as well as averting the loss of the many seamen who go down yearly off the dreaded shores of Cod and Hatteras.

Freights also will then be 50% less than now.

Their slight to our Section was so flagrant, that we demanded a hearing for our President, and at last secured it, and I hope soon to be able to read to you extracts from the very brilliant speech he delivered. This is no place, and we have no time to go into details of the objects and plans of the "Atlantic Deeper Waterways Association," but I will shortly place in our Board Room, Maps and Documents exploiting their intentions.

**Should discontinue membership in Congress.**

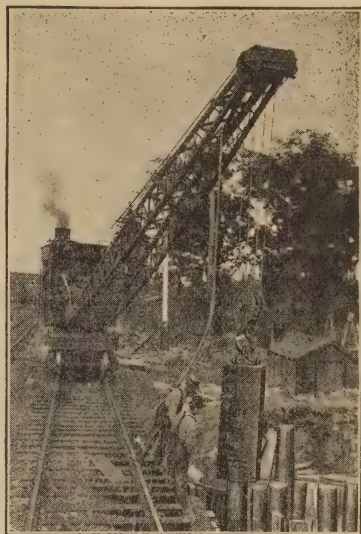
Therefore, I beg to advise no further support of the "Rivers and Harbors Congress," but a continuance of our connection with the "Atlantic Deeper Waterways Association," which is doing good, earnest and unselfish work for the benefit of our whole Eastern Seaboard, and the 30,000,000 people who live thereby.

Hoboken is interested just as much as any Eastern port and cannot afford to cease her support of such a cause.

I shall be glad at any time to answer questions or give further information on the subject.

Your representative had a delightful time socially, for the delegates were a fine body of men; but he feels he did not do much for Hoboken, except in helping to frustrate Western rapacity.

Yours,  
(Signed) E. H. Horwood.



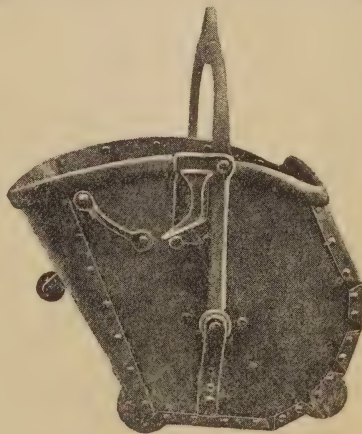
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105 to 123 Adams St.  
124 to 128 Grand St.

Phone: 10 Hob.  
Hoboken, N. J.

**FAVORS RETENTION OF TAX BOARD.****Mr. Wm. A. Macy Presents Views.**

The following letter, dated November 1, addressed to the President, was read at the November meeting of the Board but through an oversight was not published in the November Bulletin. Believing that our members would be interested in the views of Mr. William A. Macy, we desire to lay before them his letter, which is as follows:

In response to your request to say something on the subject of a Board of Finance for this city, which subject you say is now receiving some attention and discussion, I desire to say that the city budget is now prepared by the Board of Tax Commissioners, acting under a supplement to the charter approved April 6, 1871. This act provides for the election of ten commissioners, two from each ward, actual residents and property owners. These two electors cannot be elected upon the same ticket. The result is that there is always a possibility of the minority party being represented in this Board.

I served several years, prior to my removing from the city, and am, therefore somewhat familiar with its workings. For the most part, the members of the board, from time to time, were animated by a desire to serve the best interests of the city. The various officials and governing bodies were invited to furnish the commissioners with an estimate of the probable requirements of the various departments for the then coming year. Under this law, I believe very few instances have arisen, if any, where the judgment of the commissioners was seriously at fault.

During the years of which I speak, the commissioners were confined to the month of May, in which to make their appropriations. This I understand, has been somewhat changed and the commissioners may begin their sessions soon after the first of January, thus having a longer time in which to familiarize themselves with the requirements.

Personally, I have yet to be convinced of the urgency and necessity for a change in the method of arriving at the amount or amounts, making up the Finance Budget. No set of commissioners, whether you call them Tax Commissioners, or Finance Commissioners, or by any other name, can serve the city satisfactorily, either to themselves or the citizens, if the governing bodies, who by law have the disposal of moneys, are permitted to exceed the appropriations. If correction is needed, and I think it is, this is the place to apply a remedy. It should be borne in mind that the Tax Commissioners are elected directly by the people, and cannot directly spend or make any appointments to office and to this extent are disinterested.

My belief is that if all the business of the city was carried on directly by the Mayor and Members of the Council, who are also elected, the net result would, in the long run, be beneficial. Of course, when such day arrives, the members of the Council should be paid a salary in accordance with their work.

What are the arguments put forth in behalf of a Board of Finance?

Yours very truly,

(Signed) Wm. A. Macy.

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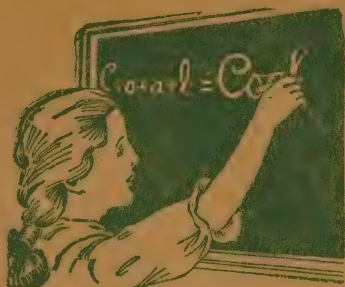
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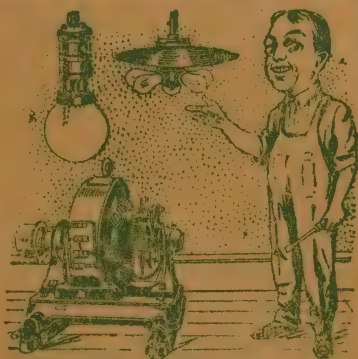
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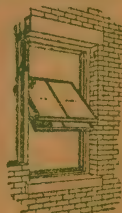
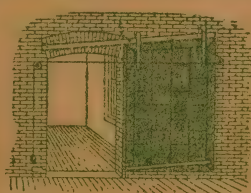
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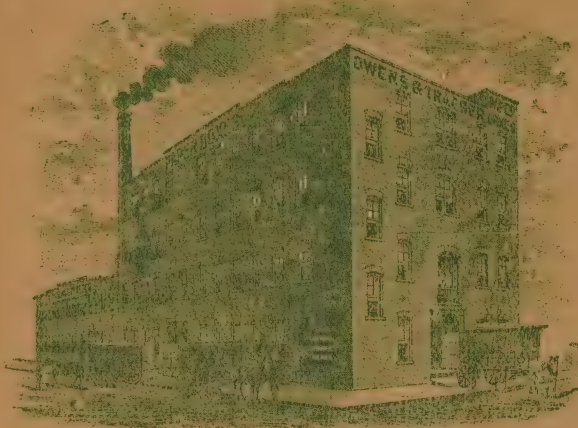
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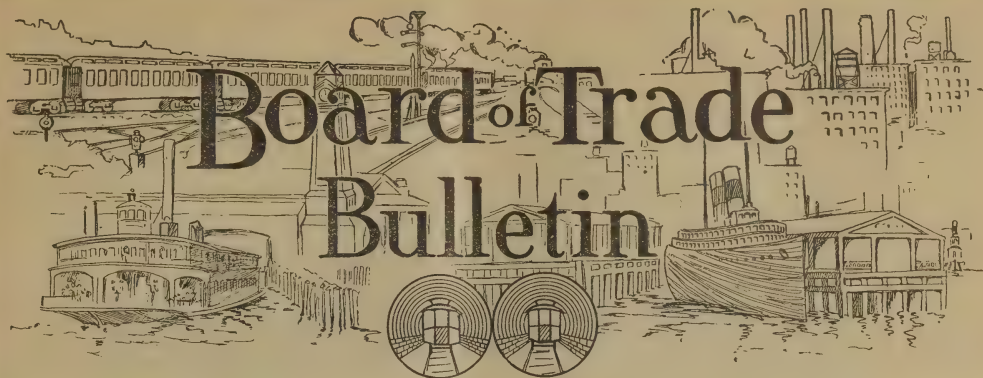
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JANUARY, 1911

VOLUME ONE  
NUMBER EIGHT

## THIS NUMBER CONTAINS

Inspection of Weights and Measures

Addresses by Hon. J. B. R. Smith,  
F. Reichman, Ph. D., and  
C. A. Mackenzie

The Improvement of Washington Street

By Edward H. Horwood

The Construction of the First Street Sewer

Complaint of Inadequate Transfer Facilities Dismissed

## Also

Tidal System Outlet Sewers

New Members

President's Column

Editorial Comment

And Other Items of Interest

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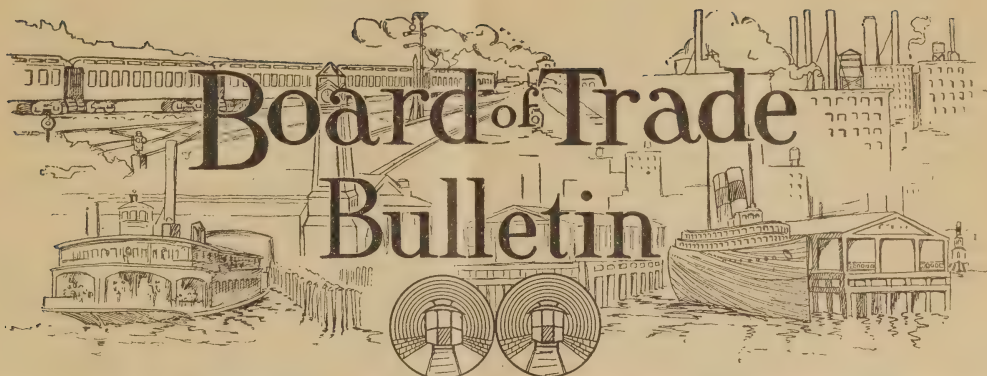
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**Note Its Wonderful Growth**

## **CASH ASSETS**

1888	\$360,172.33
1890	789,055.29
1895	956,205.29
1900	1,368,683.69
1905	1,755,286.69
1911	3,679,006.21





## INSPECTION OF WEIGHTS AND MEASURES.

Hon. J. B. R. Smith, Assistant Secretary of State, Dr. F. Reichmann, of New York, and Mr. C. A. Mackenzie, of the Stevens Fund, Show Necessity of Proper Regulation.

ADDRESS JANUARY MEETING OF BOARD.

### HON. J. B. R. SMITH

Assistant Secretary of State, J. B. R. Smith, after making a few introductory remarks, spoke in part as follows:

The attention of the State Department was brought to this matter first by the Robert L. Stevens Fund for Municipal Research early in the Spring, with a suggestion that we co-operate with them, and with each other perhaps, in making some investigations first in the City of Hoboken and afterward in several of the other cities of the state. The result of that investigation was presented to the Department of State in a report several weeks ago and the newspapers have since that time published very complete abstracts. The full report will be ready for distribution in the course of a few weeks. As you probably know, state printers move very slowly, and the proof has not yet all been read. It will be sufficient to say as you already understand, that the report revealed deplorable conditions. The use of incorrect standards of weights and measures is almost universal. Eighty of ninety per cent. of the weights and measures were found defective. We cannot regard our entire citizenship as dishonest, but such conditions cannot continue and responsibility for their continuance must be placed somewhere.

#### Need Effective Supervision

Among the things needful in placing the responsibility are better rules for government, rules capable of effective administration. Such legislation as we have thus far had has designated the Secretary of State as the custodian of the standards. I have no doubt people look to the State Department at Trenton for co-operation, if not for something by way of suggestion

regarding remedial legislation. There is of course a limit beyond which an executive officer should not go in suggesting new legislative acts, but within that limit the State Department at Trenton will be very glad to co-operate in any way to secure efficient laws.

We now practically have no legislation in New Jersey on this subject capable of enforcement. The first act on this subject in New Jersey was passed I think in 1837. It was the following the passage of a federal resolution providing for the distribution of sets of standards among the states. That act provided that the set of standards furnished by the national government be deposited in the office of the Department of State and it made county clerks sealers of weights and measures.

Amendments were made to that act on at least three occasions and finally a revision was made; in '72 another revision was made and in 1881 and in 1898 still further revisions were made. These revisions were for the most part re-writings. There were comparatively no real changes between that of '72 and '90.

#### Standards Seldom Examined

Each of these acts provided that the Secretaries of State should be the custodians of the weights and measures furnished by the national government. As an illustration of how little interest the public has taken in the matter, I think it will be interesting to know that for the last forty-five years, covering ten year of my service as Assistant Secretary of State and thirty-five years of the service of my predecessor, we have knowledge of only three applications for the examination of these standards and the facts are that the standards were actually taken away from the Department of State

and deposited in the State Arsenal for safe keeping.

That you may know how safely they have been kept, in an inventory recently taken it was found that practically all of the standards had been lost with the exception of the Troy Weights. There was no adequate authority given the Department of State or other state officials to enforce either the sealing of weights and measures or to enforce penalties imposed for selling goods below standard.

The act of '72, I think it was, perhaps an earlier act, authorized the County Clerks to act as Sealers of Weights and Measures, and also provided for municipal sealers. In several cities such sealers have been appointed. In some few I know their work has been fairly satisfactory, but in the great majority little disposition has been shown to comply with the law.

### Board of Trade Should Co-operate

I think the report of the Robert L. Stevens Fund has had the effect of arousing people of the state to the importance of paying more attention to this subject. If I can judge popular sentiment correctly, I think the time has now come when we may well consider the question of enacting legislation, which will be effective in protecting the purchasing public against the abuses which have become so flagrant. Just how we should proceed I do not know. I think it is a matter which you people can perhaps consider—can formulate plans better than I. It has been suggested in private conversation that a conference of the different Boards of Trade (this being a subject in which they are particularly interested) should be arranged for at a date as early and at a place as convenient as possible to consider in detail questions pertaining to legislation and to the administration of adequate laws. It seems to me that if such a plan should be found feasible and desirable, that the Hoboken Board of Trade, being the Board of Trade located in the city where this work originated, would be the natural body to take the initiative. I should be very glad, if the suggestion meets with your approval, to co-operate. I know that the Department of State would be very glad to serve you in any possible way. If Trenton should be found the most desirable point for such a meeting, I should be glad to assist in making the arrangements. If the Boards of Trade will send representatives, or, if preferable, will support a mass meeting at an early date, I am quite confident much good can be accomplished. I might be well in such an event to appoint committees beforehand who will specially consider features which would be desirable for enacting into law. This, of course, in only by way of suggestion.

I think the essential feature is to enact laws which will not be cumbersome with too great machinery, but which will have sufficient machinery to secure the protection of the purchasing public and the elimination of those who would fraudulently, as well as those who would ignorantly, engage in the use of weights and measures below standard as almost all the discrepancies are found in scales below standards, and are against the buyer and in favor of the seller.

### DR. F. REICHMANN

Dr. Reichmann, Superintendent of Weights and Measures of the State of New York, spoke in part as follows:

The subject of Weights and Measures is one that is extremely important, for the reason that there is not a commodity bought or sold in which the question of weight or measure does not enter in its final analysis. This is the only country in civilized or semi-civilized lands which has not an efficient inspection of the Weights and Measures used in trade.

The Weights and Measures inspection, as generally understood in the United States, means a tinkering with a scale or weight by an inexperienced man having no testing apparatus, usually done by putting his hands on the scale to see whether it balances,—an inspection primarily to provide some ward-heeler with a job.

No sane person will take interest in that sort of work. But when weights and measures inspection means the securing of full weight and measure to the consumer; to the municipalities; to the dealer who is purchasing his commodities from the manufacturer; when it means securing full weight and measure by the manufacturer who secures the raw material,—then I think every sane person does take an interest in weights and measures.

I would like to cite you just one or two instances, which do not ordinarily occur to many of you, where the question of weights and measures enter.

The owner of a large collar concern ordered on contract some cloth to be a certain number of strands to the inch but which fell about five or six strands short per inch. That cloth was carefully measured and tested with the result that the concern had \$10,000 returned to them on account of the shortage.

Another concern making shirts had received various bids for thread—ordinary cotton thread—forty thousand yards on spools. There was apparently very little difference in the thread, but a considerable difference in the price, particularly of one concern making a quotation. Of course there was a nigger in the woodpile. Not one party in a hundred would take the trouble to unwind 40,000 yards of thread to find if it were 20% short and yet that shortage was just equal to the 20% in which the bid was lower than the others.

Another case of a knitting mill. As most of you probably know wollen yarn when spun is paid by the weight of the yarn. An error of five to ten or fifteen percent. means immediately a change of five, ten or fifteen percent. in the wages of the employees in that mill. In this mill the employees were losing from about ten to twenty-two percent. of their wages. Inspection of the weights resulted without any increase in the number of hours in an increase of from ten to twenty-five percent. in the wages of those employees.

The remarkable thing is that the consumers do not weigh their purchases. The only reason why there is such a widespread shortage in the commodities purchased by the every-day household is that the people do not check up what they buy. Women in most instances do not know what they are buying, they take it on faith much more than men take on faith.



The City of Hoboken is famous for having the largest factory in the world for turning out mechanical instruments. They are manufactured by the thousands every month for the purpose of allowing some farmers and property owners to spend thousands of dollars to prevent the moving of a fence post six inches, and when these same men come to measure the amount of food that goes into their stomachs, five cents here and ten there, they find a 3% shortage in the measure which amounts to exactly the same thing as a reduction of 3% of their income.

#### Must Protect The Consumer

The Weights and Measures Bill that the Assistant Secretary of State is considering, I think is a move in the right direction. The problem is, in the first place, to protect the consumer. The way to protect him is to get after the man who sells to the consumer. All the claims stated about the majority of dealers being crooked is all wrong. My experience of four years is that 95% of all dealers are absolutely honest but a great majority of them are careless or ignorant of the things they are using but the result to the consumer, whether from intentional fraud or carelessness is exactly the same, because in the natural order of things, the scale which is reduced in weight always works to the detriment of the consumer.

#### Manufacturers Must Follow Specification

Back of the man who may innocently buy a scale because it has a little more gold paint on it, is the manufacturer who turns out the scale. It is absolutely ridiculous that in the State of New York, the first time in the history of this country, specifications have been issued with which the manufacturer must comply. I prepared a little booklet which was published only after consultation with the manufacturers, so as to agree from a manufacturing standpoint, with the existing practice and to avoid any technicalities which it would be absolutely impossible to fulfill. It is ridiculous that the State of New York should have to prepare those specifications when they should have come from the Federal Government. The State of New Jersey will I believe take up that problem along the same lines.

We have a berry-box law and various laws, which we are trying to enforce throughout the

state and which we have been very successful with, excepting in so far as berry-boxes are brought over into our state from New Jersey. New York City is going to be one of the first cities in the United States in Weights and Measures regulation. New Jersey has been a bad neighbor, because while we can control most all of the manufacturing cities in the State of New York, it is a difficult proposition for us to stand on the other side of the Hudson River with a shot gun to prevent dealers from bringing in short measures.

#### One Frank Maker Of Scales

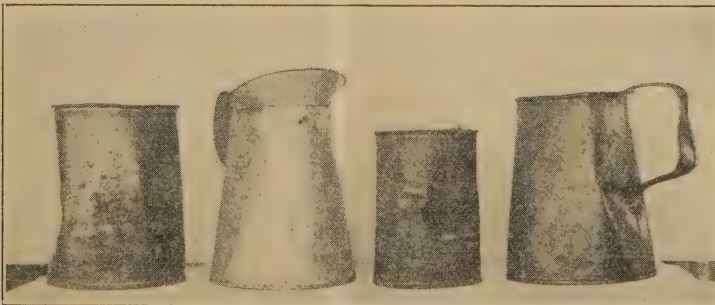
The manufacturer of one type of scale was telling me the other day: "We are very much in favor of requiring us to make our scales up to the standard. We must do so in all European countries. The only thing we do not want is to have all the states start in at once, because we will take the old scales out of New York and ship them down to New Jersey and Pennsylvania and then next year we will sell them over again to Virginia." I said to him: "If you keep that racket up you will have sold those scales over forty times in forty years."

But it is an actual fact, that some scale companies are doing this. Manufacturers in New York City are selling a lot of German ice scales, every one imported from Germany, because they are not allowed to be used in Germany. When the scale is condemned over there, they mark the box on the top "For America." The scales which are condemned in New York are loaded on a barge and shipped across the river to New Jersey. Of course that will mean that when you establish a Department—and, don't call them sealers, by the way, because that gives the idea that these people are going around and just sealing and collecting a fee for the same, those inspectors will have their hands full when they go around.

#### Standards Sold For Old Brass

I am very glad that the standards of the State of New Jersey were so well taken care of in the Arsenal, because in the State of Pennsylvania they sold them to the Junk Dealers for old brass. We did better in New York State. We

*(Continued on page 14.)*



#### THESE DENTED MEASURES CAUSED BIG LOSS TO CUSTOMERS.

The four decrepit tin measures shown above are all "short" due to having their capacity reduced by dented sides and "cupped-up" bottoms. The so-called quart measure on the extreme right is a sure profit maker, being half a pint short, and the unsuspecting customer pays for a quart and gets only a pint and a half.

# The Improvement of Washington Street

By Former President E. H. Horwood

It has for years been the desire of the Hoboken Board of Trade to see Washington Street improved and made what its width and position deserve, the finest business thoroughfare in the State.

To accomplish this, needs the co-operation of the Public Service Company, the City authorities and the hearty support of all good citizens.

The subject has often been discussed and is thoroughly understood by many, but to make it familiar to all, we present herewith a drawing of the Street showing the improvements proposed.

Of course the cut speaks for itself. The Improvement may not develop just as we have it, but in brief, what we desire to see done is:

1. Widen the space between the trolley tracks.

5. Repave the Street from end to end with Bithulithic or specification blocks.

Of course there will be a difference of opinion as to details of cost, construction and plan, but with co-operation, these may be easily arranged.

The illustration presented herewith and the larger drawing to be seen at the Board Rooms, as well as this brief description, have been prepared to elicit comment and discussion; to form public opinion in favor of what will probably prove one of the greatest improvements for Hoboken.

It is fair to say that the project is not visionary or chimerical. It is distinctly practical and even probable.

The City authorities are, we are certain, willing to do what is right and fair in the matter and the Public Service Railway Company may be depended on also, to act justly and generously.



2. Place ornamental iron poles, with stone abutments, or guards at street level, to protect them from damage from vehicles.

3. Place five poles to the block, with horizontal arms to carry the trolley wires, having three of them extended to a suitable height and bearing a brilliant electric light or group of lights.

4. Remove all poles from the sidewalks and curbs and bury all but trolley wires in suitable conduits.

In conclusion, it should be understood, that the Board perfectly understands the claims of First Street to improvement. It will have its turn just as soon as the improvement of Washington Street is under way, and then, with these streets well paved, well curbed, well lighted, unencumbered with wires, slightly, business-like and attractive, Hoboken will take on added prosperity and its merchants and residents will have greater reason to be proud of their City.

## CONDENSED STATEMENTS OF HOBOKEN BANKS ON JAN. 1st, 1911.

BANK	Chgd.	Capital Stock	Surplus & Undivided Profits	Deposits	Assets
First National .....	1865	\$220,000	\$ 632,000	\$ 3,041,671	\$ 4,200,000
Second National .....	1887	125,000	246,598	3,201,907	3,679,006
Hudson Trust Co. ....	1890	500,000	1,419,958	14,463,346	16,401,765
Trust Company of N. J. ....	1899	500,000	884,519	4,980,336	6,372,694
Hoboken Trust Co. ....	1902	100,000	131,026	1,541,698	1,777,077
Jefferson Trust Co. ....	1905	100,000	72,205	881,512	1,053,718
Hoboken Savings Bank. ....	1857		801,000	9,661,000	10,343,000
Total .....		\$1,545,000	\$4,187,306	\$37,771,470	\$43,827,260



# The Construction of the First Street Sewer

## Committee On Sewerage Charges That Specifications Were Not Observed

The question of the construction of the First Street Sewer was brought to the attention of the Board, by the Committee on Sewerage. Mr. A. T. Pflugh, Chairman of the Sewerage Committee of the Common Council, and Mr. Eugene Smith, City Engineer, were invited to attend the meeting of the Board and to express their views.

Both Mr. Pflugh and Mr. Smith addressed the Board; after which a general discussion ensued, many questions being put to Engineer Smith and Councilman Pflugh. The discussion developed these facts; that no new piles or new timber work had been placed under the concrete sewer, two blocks of which had already been constructed from Jefferson to Monroe Streets; that the old piling underneath the part just completed, was about eight feet apart but the distance was not known accurately; that the weight of the concrete sewer was approximately one ton to the lineal foot; that there was no authority vested with the City Engineer, nor with the Sewerage Committee of the Council, to alter plans and specifications without the consent of the Mayor and Council; that two substantial payments, aggregating \$8,350, had already been paid to the Contractor on the basis of so much per lineal foot; and that no allowance had been made for the omission.

The report of the Committee which follows, was approved and the same was referred back to the Committee with instructions to investigate the matter further, and to take such action as they should deem necessary in order to protect the interests of the city.

The report which shows careful examination of all the facts, is presented at length.

### Report of Sewerage Committee

Your Committee on Sewerage respectfully submits the following report for the consideration of the Board of Trade:

The attention of this Committee was drawn to the fact that in the construction of the First Street Sewer, the contractor had failed to do the necessary piling required by the specifications and that two blocks of the sewer had already been constructed, starting westward from Jefferson Street without such piling. In order to investigate the matter thoroughly, it was decided to examine the specifications and contract carefully and also to address a letter to Councilman Pflugh, Chairman of the Sewerage Committee of the Council, asking him whether the piling had been omitted, if so, the reason therefor, and what allowance would be made to the City by the Contractor for such omission. The following is a copy of the letter sent.

MR. A. T. PFLUGH,  
Chairman of the Sewer Committee,  
Common Council,  
Hoboken.

Dear Sir:—

The specifications for the construction of the First Street Sewer provide for the necessary

driving of piles in pairs every six feet. Information has come to this Board that this sewer has not been constructed in accordance with these conditions and we write to ask the reason therefor. We should also be glad to have you advise us as to the amount of the allowance which will be made to the City for the number of piles omitted.

Asking the favor of a prompt response, we remain,

Yours very truly,  
(Signed) FREDERICK C. LANG,  
Chairman.

To this letter your Committee received the following reply.

MR. FREDERICK C. LANG.

Dear Sir:—

In reply to your letter of the 19th inst., would say that I have no authority to alter, or change the specifications on the First Street Sewer job. Our Engineer informed us that the piling between Monroe Street and Jefferson Street was in good condition. And as the Contractor did not put the piling in between these streets, I can see no reason why the City should not be compensated for the same.

Respectfully yours,  
(Signed) A. T. PFLUGH.

A careful examination of the specifications and the contract reveal the following clauses covering the piling and necessary foundation work:—

### Extracts From Specifications

Page 2. "No timber now in the sewer will be permitted to be used in the new work.

Page 4. "The Contractor must strictly comply with these specifications and with the instructions of the Committee on Sewers and the Engineer in charge and of any inspector who may be appointed on the work, and work done or materials furnished which are not in thorough accord with the specifications and instructions will not be accepted, and no payment shall be due the Contractor therefor until all conditions are complied with.

Page 4. "Any doubts as to the meaning of the plan and specifications or any obscurity as to the wording of them will be explained by the Engineer and all directions and explanations required, proper or necessary to complete or make more definite any of the provisions of said plan and specifications and to give them due effect will be given by the Engineer and his decision will be considered final in any dispute that may arise in these matters.

Page 5. "FOUNDATION. Drive piles in pairs every six feet, six inches (6' 6"), five feet on centers at right angles to line of sewer, all piles to be sound, straight spruce not less than 12" at the butt end when cut in the trench, to be driven to a solid bottom where possible and to nearly the bottom grade of the sewer and sawed off at the proper level. No pile to be driven which is less than 50 feet in length unless hard bottom is found at a less depth.

Trench for sewer to be excavated to sufficient width and depth.

Page. 6. "Cap each transverse pair of piles with a 4 x 12 hemlock cross piece of sufficient length spiked with 7" ship spikes to pile heads. Over these lay lengthwise two (2) sound hemlock, spruce or yellow pine girder or string pieces 8" x 10" no piece less than 14 feet long, so as to cover two bents; opposite girders to break joints alternately and over center of piles. All joints to be halved, the girders spiked to the head of each pile with a 20" wrought iron drift bolt.

"Holes to be bored through girders for the bolts.

"After the girders are laid, fill in the space between and alongside of them to the top of timbers before laying flooring.

"Flooring to be 4" hemlock, spruce or yellow pine cut to proper length and spiked to girders with 7" spikes one at each end.

"All timber and lumber to be good sound material and to be new."

#### What Was Found

Upon further investigation by individual members of your Committee the following facts were ascertained:—

**First:** That in the section completed no piles were driven according to the specifications.

**Second:** That two substantial payments of \$2,840.00 and \$5,490.00 respectively on the completed portion of the work have been paid by the City and so far no allowance made for the work omitted.

**Third:** That so far as we have been able to ascertain the Contractor was never authorized by the Mayor and the Council to omit the driving of the piles, and no agreement between the Contractor and the City has been filed covering any allowance for the work omitted.

**Fourth:** So far as we have been able to ascertain no effective test has been made as to whether the old piling under the box sewer will sustain the weight of the cement sewer.

**Fifth:** We have been unable to secure from the Contractor any satisfactory assurance as to what financial allowance will be made to the City for the work omitted.

There can be no question but that the arbitrary changing of plans and specification of any City work, unless authorized by the Mayor and Council in open meeting, where all of the facts can be made public, is wrong in principle, a violation of the law and will open wide the door to corruption. It is unfair to competing contractors and if such conditions are tolerated, the results cannot help but be detrimental to the best interests of the City.

#### Action Recommended

In view of the above facts, your Committee would respectfully recommend that the Board adopt the following resolution:—

**First:** That the Board of Trade condemns the action of those responsible for the omission of the driving of the piles in the First Street Sewer construction without first obtaining the consent of the Mayor and Council in open meeting.

**Second:** That we request the Mayor and Council not to make any further payments on account of the construction of this sewer until an agreement has been signed by the Contractor making a satisfactory and adequate allowance for the work omitted.

**Third:** That we request the Mayor and Council before next payment for this work is made that the Contractor be obliged to give a bond issued by a Surety Company guaranteeing the City against any loss which may be caused to the City by the sinking of the sewer, this request being predicated upon the facts that the omission to properly drive the piles and prepare a proper foundation in accordance with the specifications was not legally authorized by the Mayor and the Council, and that the Contractor made the change at his own risk and peril.

**Fourth:** That further action in this matter be referred to the "Law Committee" for such action as may be necessary to protect the interests of the Citizens and Taxpayers.

**"GET IT IN HOBOKEN"  
AND GET IT RIGHT AT**

**J. Salomon**

**"The Stores for Men's and Boys' Wear Only"  
305-307 FIRST ST., HOBOKEN**

**YOU'LL ALWAYS FIND**

All the newest ideas and a  
plentiful assortment in either  
**Hats, Shoes or Furnishings at**

**Bragg & Co.**

"THEY MAKE HATS"

302 WASHINGTON ST., HOBOKEN

where good merchandise and honest prices  
always prevail.

**ROBERT R. RIESER  
REAL ESTATE AND INSURANCE**

202 WASHINGTON ST., HOBOKEN, N. J.

586 WASHINGTON ST., N. Y. CITY



## Complaint of Inadequate Transfer Facilities Dismissed.

Public Utility Commissioners Find that no Considerable Part of  
Traveling Public Is Inconvenienced

On Tuesday, November 29, 1910, the Officers of the Board together with the city officials attended before the Public Utility Commissioners at Trenton to present to them the need for a better transfer system than now in vogue at Washington Street near Ferry Street. The Board showed that the place of transfer was 150 feet north of Ferry Street and without shelter, and that when passengers were carried beyond this transfer point into the Terminal, they were obliged to walk 325 feet, approximately four city blocks, to another transfer point west of the Trolley Terminal. The remedy suggested was that the turnstiles should be removed and that passengers should be permitted to present their fares and transfers to the Conductor as they board the "Pay-as-You-Enter" cars.

The question that seemed to be of great importance to the Commissioners at this hearing was whether the payment of fares on cars would tend to interfere with the schedule and the regular movement of cars. To determine this question, the Company was requested to submit to the Commissioners statistics showing the schedule, the speed of loading and unloading the cars and the number of passengers carried under the old arrangement as compared with the conditions since the new Terminal has been in use.

The Commissioners in their opinion state that they would not be justified in finding that the Company does not in the particular complained of "furnish adequate service."

The opinion in full is as follows:

BOARD OF PUBLIC UTILITY  
COMMISSIONERS FOR THE STATE OF  
NEW JERSEY

IN THE MATTER OF THE  
COMPLAINT OF THE  
CITY OF HOBOKEN  
AGAINST THE PUBLIC  
SERVICE RAILWAY  
COMPANY BASED UPON  
THE TRANSFER SYS-  
TEM IN FORCE ON THE  
GROVE AND WASHING-  
TON STREET LINES.

*Memorandum.  
Dismissing.  
Complaint.*

This complaint is based upon the fact that passengers on east bound Grove Streets cars, desiring to go north on the Washington or Willow Street lines, are required to transfer at Ferry and Washington Streets and walk a distance of some one hundred feet; and that

passengers desiring to make such transfer are not permitted to make the same at the Hoboken Terminal of the Company.

After careful consideration of the testimony adduced before it, and personal observation, the Board determines that it would not be justified in finding that the company does not, in the particular complained of, "furnish adequate service."

Investigation of the conditions prevailing at the Hoboken Terminal of the company make it clear that to permit the desired transfer to be made would interfere with the plan of operation in force at that point.

Such interference would present no ground for the dismissal of this complaint if the Board in fact found that such plan clearly inconvenienced a considerable part of the traveling public, or resulted in furnishing them with inadequate facilities.

... THE ...

### LINING STORE

316 Washington St., Hoboken

THE ONLY SPECIALTY HOUSE IN  
HUDSON COUNTY AND THE  
LARGEST OF ITS KIND IN  
THE STATE.



#### PROPER GLASSES

will make weak eyes strong, but only after a correct and scientific examination can proper

glasses be prescribed. Our examinations are thorough and accurate, and our charges for proper glasses most reasonable.

#### Greenspan & Adest

Formerly HUDSON OPTICAL CO.

OPTOMETRISTS

Terminal Building

68-70 Hudson Street

Physician in attendance for eye diseases.

### H. H. DIERKSEN

The Reliable Furniture and Carpet Dealer

WASHINGTON AND TWELFTH STREETS

This fact the Board has, however, not found.

On the contrary, it finds that the plan of operation of the terminal is well designed to meet the needs of the traveling public as a whole.

It serves to separate the incoming and outgoing travel; prevents confusion and delay in loading and unloading; it dispenses with the delay in collection of the fares of passengers entering cars; enables adherence to schedule and observance of headway, and so facilitates the ready and regular movement of traffic.

The ends so accomplished by this plan are important to the traveling public, as a whole, employing the several lines passing through the terminal.

To grant the request of the complainant would require changes to some extent destroying the advantageous results attained through the present plan of terminal operation.

While some inconvenience is entailed by the plan of transfer complained of, such inconvenience is not of such degree nor does it affect such numbers as to justify interference by the Board with a plan of terminal operation that has as its basis the ends before mentioned and that has produced the results indicated.

The complaint herein is therefore dismissed.

The Board, however, **RECOMMENDS** to the Public Service Railway Company that it open and put in operation at its Hoboken Terminal at least one additional, and if practicable, two additional turnstiles during "rush" or "commission" hours.

It further recommends that cars be stopped for transfer at the crossing of Washington Street nearest to the Terminal.

December 27, 1910.

**BOARD OF PUBLIC UTILITY COMMISSIONERS FOR THE STATE OF NEW JERSEY.**

By (SEAL.) (Signed) **FRANK H. SOMMER,**  
*President.*

Attest: (Signed) **ALFRED N. BARBER,**  
*Secretary.*

A full account of the hearing which resulted in the rendering of the foregoing opinion will be found in our December number, extra copies of which may be had on application to the Secretary.

# \$ ANYBODY OWE ? YOU MONEY ?

If so, we **CAN** collect it, and our charges for honest service will be most reasonable in **EVERY** instance. We solicit a trial.

**The Commonwealth Collecting Co.**

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SUITE 307-308 HOBOKEN

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**FINEST DIAMOND DISPLAY IN THE CITY**

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**HOBOKEN'S LEADING AND MOST POPULAR PHOTOGRAPHER**

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"Manewal" on a photograph is a guarantee of permanence and excellence of finish.

# TYPEWRITERS, \$8 AND UP

Slightly used and Re-built machines of all makes at remarkable bargains. Machines rented and repaired. **HILLBURN TYPEWRITER CO.,**  
**49 Montgomery Street, Jersey City, N. J.**

# SIGNS and Lettering of Every Description.

**House Painting and Paper Hanging**

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HENRY SPOHN, PROPRIETOR

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**227 WASHINGTON STREET**

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## M. HENDBERG

**415 Washington Street**  
**Opp. Odd Fellow's Hall**

**Florist**

**Hoboken, N. J.**  
**Telephone 666**

**HUDSON COUNTY'S LARGEST AND BEST EQUIPPED FLORIST ESTABLISHMENT**



## WIDER ACTIVITY FOR HOME TRADE COMMITTEE.

At the January meeting of Board, the Home Trade Committee reviewed its past work and outlined its future plans in the following interesting report:

To the Members of the Board of Trade:

About two months ago your Committee first launched an educational advertising campaign through the medium of posters, car advertising and the local press, in its endeavor to improve trade conditions in this city. It is a pleasure to report that our efforts have already been productive of results.

Your Chairman visited thirty of the leading merchants of Hoboken, twenty-eight of whom informed him that their holiday trade had shown a marked increase; they, like your Committee, felt that the Board of Trade was, to a great extent, responsible for this happy state of affairs.

It certainly is an inspiration, and as a result your Committee is very enthusiastic and ready for greater efforts along the same lines.

With the advent of the New Year it is our intention not only to continue advertising in the local press, in order to keep people from going to New York to do their shopping as heretofore; but also to advertise in the New York dailies, pointing out the advantages of Hoboken as a residential and commercial center. To do this on a large scale our present fund is inadequate. The first work at hand, therefore, will be the raising of more money.

Your Committee feel that in view of the actual results already shown, it will not be difficult to raise a sufficient amount for the purpose of further exploiting the City of Hoboken. No definite plan has as yet been formulated, but in all probabilities a card index of all possible contributors will be made out and each sub-committee will be given their list of names.

It will be most important to impress upon each man that it is not a contribution—but a business expense; that it is really an asset; that he is not giving away money without a definite return, as direct benefits will accrue to him through this expenditure.

### Contributions an Investment

In addition to personal solicitation, it would also be well to send out a series of letters and booklets, setting forth exactly what is to be done and emphasizing the facts that there are benefits coming to each man. Every contributor will be impressed with the fact that it is not a "hold-up" or a charity gift, but that the work is being carried on aggressively in the interests of the community—in *his* interests—and that every dollar contributed should be entered in his books as a legitimate expenditure for advertising, which will prove the best business investment ever made.

(Continued on page 12)

## This Should Interest You!

I don't care how little you've paid for your CARPETS, LINOLEUMS and RUGS, I can duplicate them for LESS. I deal only in these three things, and have built up a large business by selling on a SMALLER margin of profit than any of my competitors. As for my stock, it is most complete and offers a pleasing and varied selection.

## FRED SPEYER

"The Carpet and Linoleum Store"

618 Washington St. Hoboken, N. J.

**To House Owners:** I make a specialty of floor-covering flat and apartment houses. Get MY estimate. It will prove what I have said here, and will show how much you may save.



**Don't endanger your health** by sending your linen to a heathen or unclean laundry. We give **you** clean, satisfactory service at the cost of the inferior kind.

### THE EAGLE HAND LAUNDRY

H. H. STUTZ, Prop.

209 HUDSON ST.

## GET IT IN HOBOKEN

We carry as complete lines of Agate Ware Crockery, China, Bric-a-Brac, Window Shades, Toys, etc., as any New York store and our prices are actually lower.

### SOL. LUBASH'S

Reliable Bazaar

112 WASHINGTON ST.

### F. W. JANSSEN

Shipper and Producer of

### PUREST DAIRY PRODUCTS

PASTEURIZED MILK AND CREAM  
BOTTLED MILK A SPECIALTY.....

316 Garden Street

HOBOKEN

Phone 1239 Hoboken.

# Upholstering

Telephone 477 Hoboken

of every description.

I. KAUFMANN

704 Washington St.

# BOARD OF TRADE BULLETIN

ISSUED MONTHLY BY THE

## HOBOKEN BOARD of TRADE

At No. 202 Washington St., Hoboken, N. J.  
Telephone 555 Hoboken

**NOTICE TO ADVERTISERS**—Changes of copy should reach this office not later than the 10th of each month to insure insertion.

**ADVERTISING RATES** furnished upon request.  
**SAMPLE COPIES** sent prepaid for the asking.

Members may secure extra copies of the Bulletin by addressing the Secretary.

### OFFICERS

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President  
W. L. E. KEUFFEL  
1st Vice-President  
M. H. BAUMGARTEN  
2nd Vice-President  
HENRY C. STENECK  
Treasurer  
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Secretary  
ROBERT RIESER,  
Assistant Secretary

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Henry C. Steneck  
A. G. Weissenborn  
Dr. Samuel A. Helfer  
John F. O'Hara  
C. Alfred Burhorn  
A. T. Pflugh  
E. W. Martin  
Adolph Lankering

### CHAIRMAN OF COMMITTEES.

W. L. E. Keuffel.....	Streets.
Julius Lichtenstein.....	Legislation.
C. Alfred Burhorn.....	Civic Affairs.
H. A. Gaede.....	County Affairs.
A. Lankering.....	Taxation and Assessments.
M. H. Baumgarten.....	Public Grounds and Buildings.
Palmer Campbell.....	Membership.
E. H. Horwood.....	Education.
Dr. Samuel A. Helfer.....	Health.
F. C. Lang.....	Public Good and Progress.
Robert Rieser.....	Sewerage.
Palmer Campbell.....	Publicity.
H. W. Bahrenburg.....	Finance.
Walter P. Warmbold.....	Railroads.
A. G. Weissenborn.....	Fire, Water and Police.
E. V. Magee.....	Manufactures and Commerce.
John J. Egan.....	Insurance.
Max Z. Hurwitz.....	Post Office.
H. D. King.....	Home Trade.
Max Schalscha.....	Dinner.
A. Seitz.....	Building Code.
E. H. Horwood.....	"Board of Finance."
	Budget Exhibit.

10

JANUARY, 1911

### A Thought for the New Year

New times demand new measures and new men;  
The world advances and in time outgrowths  
The laws that in our father's day were best;  
And, doubtless, after us some purer scheme  
Will be shaped out by wiser men than we,  
Made wiser by the steady growth of truth.  
The time is ripe, and rotten-ripe, for change;  
Then let it come; I have no dread of what  
Is called for by the instinct of mankind.  
Nor think I that God's world would fall apart  
Because we tear a parchment more or less  
Truth is eternal, but her effluence,  
With endless change, is fitted to the hour;  
Her mirror is turned forward, to reflect  
The promise of the future, not the past.

James Russel Lowell

\* \* \*

Members should be prepared to discuss, at the February meeting, the proposed bill pro-

viding for a Board of Finance; copies of which have been mailed to each member.

\* \* \*

The attention of our members is directed to the addresses of the Hon. J. B. R. Smith, Dr. F. Reichmann and Mr. C. W. Mackenzie, appearing in this issue, all of which show the urgent necessity for the proper inspection of weights and measures in this State.

\* \* \*

The Bulletin is the open forum of the Board. Communications offering suggestions for the benefit of the Board or for advancing the commercial, manufacturing or civic welfare of Hoboken will be welcomed.

\* \* \*

Keep in mind the coming Budget Exhibit, and whether you have been assigned to a Committee or not, lend a hand; help us make it a credit to the Board, and to the City—remember civic pride means civic progress.

\* \* \*

One does not realize how loosely the affairs of our city are run until we are brought face to face with a condition such as exists in the construction of the First Street Sewer. If there is anything that we have not got in our city government, it is concentration of responsibility. It seems about as difficult to find the individual responsible for the failure to observe the specifications in this construction work, as it is to climb Mt. McKinley. Such examples of city business lead one more and more to believe that a simplified form of government, such as is represented by the Commission Form of Government, is the one remedy for the ills which have beset our municipality.

\* \* \*

Under the rules governing the procedure of the Common Council, it is necessary that a resolution, to receive consideration and action, must be presented by one member and seconded by another. Why is it necessary for a member of the Council to secure a seconder to his motions? Does not this rule of procedure limit his services to the residents of his ward and in effect, prevent them from having the full voice in the city's affairs that they are entitled to?

We are inclined to believe that a small body like the Council ought to consider every proposition duly presented by a member without insisting that such proposition be approved in advance by another member. It is unjust to the people whom the minority member represents and is decidedly undemocratic.

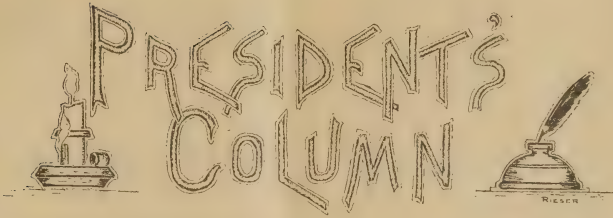
Is there any justification for the requirement that a motion should be seconded before the Council is obliged to consider the same? We would like to hear some views on this subject.

\* \* \*

Have you ever walked down our main thoroughfare of a windy morning, and watched the festive breezes whirling papers, ashes and other rubbish gaily about; and just as you expand your lungs to the stimulus of the rarified ozone, a husky garbageman hurls an ash-receptacle with the best of intentions toward his wagon—some of it reaches the vehicle, a goodly portion locates in the gutter, and the rest settles on your clothes, in your eyes, nose and mouth; surely it's apt to leave a bad taste in the mouths of visitors, to say nothing of long-suffering citizens.



# PRESIDENT'S COLUMN



The bill providing for a Board of Finance offered by the special committee appointed to study this matter will be made the subject of analysis and discussion at our February meeting. I sincerely hope that we shall have a large attendance. It is a problem of great interest to every tax-payer and should be given serious attention and consideration.

\* \* \*

It is certainly a most unfortunate situation that has arisen in connection with the building of the First Street Sewer. No matter how often it may have been done in the past, neither the Engineer in charge nor any committee of the Council can have the legal or moral right to waive any part of a contract entered into by the Mayor and Common Council, unless the change be duly authorized by the Council in open meeting and approved by the Mayor. It is to be hoped that this experience will result in future contracts being lived up to in every respect,—otherwise, there is going to be serious trouble in store for those responsible, for our tax-payers will no longer tolerate this condition of affairs.

\* \* \*

Mr. Keresey's remarks on the subject of high taxes created a very favorable impression. We shall make it the subject for discussion at the March meeting and will invite the City Assessors to meet with us and help solve the problem involved.

\* \* \*

The Board of Trade is a civic body of men, interested in the welfare of Hoboken. Partisan politics do not influence any of its actions and it is a pity that the affairs of a City cannot be conducted on the same basis. One cannot but regret to see business men whose personal integrity cannot be questioned, countenance and excuse actions which if they occurred in the conduct of their own business would receive their severest condemnation.

\* \* \*

It looks as though the Sewerage situation in the northwestern part of the city will soon be solved and this valuable tract of land opened for development. Petitions will soon be circulated petitioning the Mayor and Council to build tidal system outlet sewers in accordance with the plans prepared by Thos. H. McCann,

C. E. Mr. F. C. Lang, Chairman of the Sewerage Committee, is giving the matter his personal attention.

\* \* \*

Former President Horwood is working hard for the coming Budget Exhibit and it is going to be a mighty good one. It is certainly a pleasure to bear testimony to the effective work being done by the former President and his Committee. It is often the case that after a man has occupied an executive office in an organization and his term of office has expired that he retires to rest upon his laurels and let others take up the burden. Not so with our former President. Active in his own business, he is always willing to give time, advice and service to make the work of the Board a success. I would that there were more like him—Hoboken would soon see the results.

\* \* \*

The President regretted very much to receive the resignation of Mr. A. G. Weissenborn as Trustee, which he was obliged to tender owing to ill health. Fortunately we do not lose him as an active member and we hope that he will soon be able to return to his position of great responsibility with the American Lead Pencil Company, completely restored in health.

Actions speak louder than words. At the beginning of my term of office I received numerous letters of congratulation and promises of active attendance and support. In many instances they have been made good, but in some—well, the spirit was willing but the flesh was weak.

\* \* \*

To be real candid and truthful, I am not thoroughly satisfied with the attendance at the meetings. A membership of three hundred ought to do better than the average of sixty to seventy which attend. The Officers are doing their best to have every meeting of absorbing interest, and hope that the membership will encourage them to further efforts by setting one evening of the month aside for the Board of Trade.

\* \* \*

Taking encouragement from the remarkably effective work done by the Home Trade Committee, a meeting of the Real Estate men will soon be called to take united action to BOOST HOBOKEN. I hope that we shall have better luck than attended our last effort in this direction.

(Continued from page 9)

Your Committee would recommend that the Board of Trade prepare literature, letters and booklets, stating specifically what Hoboken has to offer the manufacturer: not merely dwelling on generalities but covering every point in question—not booklets on pretty boulevards, beautiful streets, scenic beauties—but information showing the manufacturer that he can make more money producing his goods in Hoboken. Show these manufacturers that while anxious to have them come to Hoboken, you would rather not have them unless our City was in fact the most advantageous location for their particular industry, that it would be far better for us to lose the factory than for the factory to lose.

For the manufacturer tables should be compiled, showing comparative cost of transportation, cost of raw material and of the finished product, comparative cost of living in the different cities, comparative wage scale in different cities, comparative cost of fuel; proximity to source of supply of raw materials, as well as the different lines of manufacturing; our nearness to the most profitable consuming markets for the manufactured goods and most strongly *our ideal shipping facilities*. Present all of these on a basis of actual frank comparison, so that the manufacturer may study the relative conditions and not be misled by incorrect statements.

Lay out the conditions for various industries, specializing on certain lines—the lines that would benefit more than others by manufacturing in Hoboken. Send copies of this statement or brief to every manufacturer in the country.

Your Committee believes that this method will produce greatest results. The Committee would further recommend the advisability of employing the services of a Clipping Bureau. Your Chairman has gone into the matter thoroughly with a competent concern, which will furnish clippings to us at the following rates: 100 items or clippings for \$5.00; 1,000 for \$40.00; and 5,000 for \$150.00. These clippings are taken from newspapers published all over the United States. The cost is the same for clippings from newspapers in specific territories.

It is our hope that the Board of Trade will put its stamp of approval on our work of the past, as well as upon our recommendations for future efforts.

Respectfully submitted,

MAX Z. HURWITZ,

Chairman of Home Trade Committee.

Telephone 337

Established 1867

# Henry J. Weidner

Successor to STEIN & WEIDNER

## Real Estate and Insurance

504 WASHINGTON ST.

HOBOKEN, N. J.

### BUSINESS PROPERTY

City and Country Property Bought, Sold,  
Rented, and Exchanged.

Houses, Flats, Apartments, and Stores To Let.

Special Facilities for Managing Estates

Rents Collected

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### INSURANCE

Fire, Plate Glass, Life, Automobile, Burglary,  
and Accident Insurance Placed in First-Class  
Companies.

Hoboken's Popular Shopping Emporium  
Distinguished for HONEST QUALITY  
and FAIR PRICES.

## The Up-Town Department Store

MAX POLESIE, Proprietor

1028-1032 Washington Street

"The Always Busy Store"

## GREETINGS OF THE SEASON

Members: The New Year is here. Will you all join hands and make this "Trade in Hoboken" movement the crowning feature of this year? Don't let your share end with the merchants—give other business people the same patronage. Don't employ New York Brokers to place your insurance, or if seeking Real Estate, go to Brokers from other localities (as one of our manufacturers has done.) Patronize your local Real Estate and Insurance Brokers! Yours for a record-breaking year,

WALTER P. WARBOLD

FACTORY SITES  
HOUSES  
LOTS

Real Estate and Insurance

68-70 HUDSON ST.  
HOBOKEN  
N. J.



## OBITUARY

William H. Frommel, died at his home in Hoboken, November 23, after three days' illness. Mr. Frommel was an Elk and an active member of our Board and always interested himself in affairs in the city in which he was born and educated. He was associated in business with his brother Oscar, and was one of the best known produce dealers in New York City. He is survived by three children, Catherine, Helen and Oscar.

### WANT TIDAL SYSTEM OUTLET SEWERS

**Will Circulate Petitions Among Property  
Owners In The Northwestern  
Section Of City.**

The January meeting saw the beginning of definite action relative to the installation of an adequate sewerage system in this city. Our Committee on Sewerage recommends that property owners in the northwestern part of the city petition the Common Council to construct tidal system outlet sewers emptying into 15th Street, so that the abutting owners may connect their sewer pipes with the main outlets.

The recommendation of the Committee and the resolution submitted by it was adopted. It is as follows:

"In order that our City may be properly developed by opening up the large tract of meadow land in the northwestern part of the City for manufacturing purposes, we would urgently request the Board to pass the following resolution:

**"Resolved,"** That the Trustees and the Committee on Sewerage be authorized to circulate petitions among the property owners north of Seventh Street and west of Willow Avenue, calling upon the City authorities to construct tidal system outlet sewers to empty at Fifteenth Street, the same to be constructed in accordance with the plans heretofore submitted by Messrs. McCann & Beyer, Civil Engineers, and be it

**"Further Resolved"** That, if a majority of the property owners in said section should be in favor of the construction of such outlet sewers, said petitions should be submitted to the Common Council for their consideration and action."

## Tietje & Christ

258-260 First Street

HOBOKEN, N. J.

## REMOVAL SALE

AN OPPORTUNITY to buy  
**OFFICE FURNITURE**  
at a saving to you. :: :: :: ::

### Macey Cabinets

We are agents for the Macey celebrated Sectional Book Cases and Filing Cabinets.

We are under contract not to undersell the Macey products, there being a uniform price, whether you buy from us or the manufacturer, but you can get them in Hoboken. We also handle their supplies.

## PATRONIZE HOME TRADE

**A Suggestion :**

THE GEISMAR-MEYER CO.  
THE GEISMAR SHOP

222-4-6-8 Washington Street

## CORDTS & KATENKAMP CO.

216-218 FIRST STREET

Cor. Park Avenue

HOBOKEN, N. J.

## FURNITURE for the HOME and OFFICE

Read the advertisements in the Observer. Watch for OURS. We do always  
as we advertise, and our methods are strictly business

(Continued from page 3.)

kept them in the original packing until four years ago.

But you will find that there are about sixteen states in the union that are going to take up seriously and actively legislation in connection with Weights and Measures this year.

I have been trying to educate the people in the State of New York and have finally succeeded in getting an amendment to the old law, so that now we are getting system and order into the work. We have abolished all fees and abolished all useless jobs. We have now all told about 175 Inspectors in the state and have eliminated 826, for the reason that I believe that if a person is going to do any work, it should be his prime object in life. He should be busy at it all the time. A great number of Inspectors only tends to enrich the manufacturers of standards.

In Massachusetts they have combined the position of wood-chopper, grave-digger, court-crier, undertaker, and sealer of Weights and Measures and then pay him, as they do in the town of Westfield, \$16.75 in quarterly installments. This makes it ridiculous for the reason that the multiplicity of offices makes it impossible to perform any one of them effectively.

I think every business man large and small wants an intelligent, honest and fair Weights and Measures inspection and I believe every business man objects most seriously and strenuously to a kind of Weights and Measures inspection that means nothing but petty graft and which does not secure the full weight and measure. The standards of every Inspector of Weights and Measures ought to be at the beck and call of every citizen of his particular district to check the weights and commodities thereby.

I have induced some of the state institutions to revise a number of their specifications. Where the specifications say, we want so many pounds of meat or sugar, I put a little clause in saying that the weight or measure shall be the net weight or measure at the point of delivery, because everybody knows as a matter of experience that the expression "lost in transit" is a very fair excuse.

#### C. A. MACKENZIE

Mr. C. A. Mackenzie, who conducted the investigation throughout the state for the Robert L. Stevens Fund, in relating some of his experiences spoke in part as follows:

### We Are Ready to Defend Our Professions by Performance



#### Our Professions Are

##### PRINTING

Fine and Prices  
Fair

##### DELIVERY

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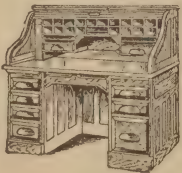
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I came over to this city one morning very early, by the way about 3 o'clock, to test some ice scales. There was only one ice man out of the twenty-five or thirty that I saw who told me that he sold ice by the weight to small consumers. He had a scale but he said he did not use it, he sold ice by the piece. They all took my inspection very much as a joke. These people do not even pretend to weigh—don't use the scale except when they are weighing large pieces.

The same morning we tested some five gallon oil cans used on delivery wagons. At the Company I met the superintendent and told him who I was. Well, he said he was perfectly willing that I should test them. We tested them and the first two or three oil cans were a pint and a half short. We thought it was because the bottoms were about that far (indicating 1½ inches) from the ground. But these oil men had taken a hammer and jammed up the bottom of the can—you could see the marks on it. We called the attention of the Superintendent to this and he berated the drivers. I was very new at the business and had not gathered in all of the cans in advance so all the remaining cans were practically all right. You could look down into the cans and see the marks where they had jammed the bottom down again about five minutes before when they had taken them around the corner. I told the Superintendent that I saw through the trick and he told us that the would see that a great many of them would be dealt with in the proper fashion.

One independent dealer. He had cut down the top of a can about that much (indicating about five inches) and thereby reducing by two pints of oil on every gallon.

We have some instances here of some weights and measures (pointing to exhibits). See the bottom of that one? (Indicating a measure with the bottom nearer the top than where it ought to be.) We called the attention of the man who was using this to sell peas or beans in, saying, "You do not want to use a false measure do you?" He was quick to reply. "Oh no." And he cheerfully surrendered it.

#### CHANGE IN OPTICAL CONCERN

Max Adest is now associated with S. Greenspan, proprietor of the Hudson Optical Co., the offices of which are in the Terminal Building, this City. In the future, the business will be conducted by them under the name of Greenspan & Adest.

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## NEW MEMBERS

The following gentlemen were elected to membership at the January meeting:

**Louis J. Cella,**  
**Max Hübsch,**  
**S. Dana Kimball,**  
**Sol. Lubash,**  
**John Runton,**  
**Ekko Sollmann,**

**Louis J. Cella.** Mr. Cella is the latest real estate man to join our Board. His present office opened about two years ago, is at 202 Hudson Street. He is also an insurance and steamship agent. Mr. Cella has for the last three years made Hoboken his permanent residence.

**Max Hübsch.** Mr. Hübsch is a prominent dry goods merchant located at 411 First Street. He has been actively engaged in this line over twenty years and has also operated considerably in local real estate.

**S. Dana Kimball.** Mr. Kimball is the Secretary and Treasurer of the J. E. Linde Paper Company of New York and resides at 1127 Bloomfield Street, this city. Mr. Kimball, is the son of former Mayor Hazen Kimball and has long been identified with affairs in Hoboken.

**Sol. Lubash.** Mr. Lubash is engaged in the house furnishing business at 112 Washington Street. For some time he conducted an establishment on First Street, but about seven years ago moved to his present location where he is doing an increasing business.

**John Runton.** Mr. Runton is one of Hoboken's oldest citizens, beside enjoying the distinction of being the oldest carpenter, (now in active business). For years he was connected with the Hoboken Land and Improvement Company. His present firm, established about fifteen years ago, is located in the large and commodious building at 807 Clinton Street.

**Ekko Sollmann.** Mr. Sollmann has been associated for many years with George Borgfeld & Company, one of the largest importing houses in New York City. He has been a resident and taxpayer of Hoboken for over ten years. His home is at 1006 Bloomfield Street.

The following members were elected at the November meeting:

**H. A. Ayvad.** Mr. Ayvad is the Secretary and Manager of the Ayvad Manufacturing Company, a corporation manufacturing the world famed "Water Wings," of which Mr. Ayvad is the inventor. The Company's plant at 1023-27 Clinton Street, is complete in every respect, even to a textile mill. They spin, weave and make the Water Wings from the raw cotton and export their goods to all parts



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**NEW YORK TELEPHONE COMPANY**

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193

of the world. This Company began in a small way in 1901 at 1 Newark Street. In 1906 it erected the model factory building and mill, which it now occupies.

**Levenson Wrecking Co.** This Company is engaged in the house wrecking business at 15th Street and Willow Avenue. Fifteen years ago this concern started on a small scale at its present location, and since that time has steadily increased the extent of its operations, until its plant now occupies over thirty city lots. At present they are handling extensive contracts in and about New York and New Jersey. This Company has also constructed a number of private houses in Jersey City, as well as many large tenements in New York City.

### MEMBERS OF THE BOARD OF TRADE

The following names should be added to the list of members published in the November number:

Louis J. Cella,	202 Hudson St., Hoboken.
Max Hübsch,	411 First St., Hoboken.
S. Dana Kimball,	1127 Bloomfield St., Hoboken.
Sol. Lubash,	112 Washington St., Hoboken.
John Runton,	807 Clinton St., Hoboken.
Ekko Sollmann,	1006 Bloomfield St., Hoboken.
Cordts & Katenkamp Co.,	216-218 First St., Hoboken.
James G. Orr,	8 Erie St., Jersey City.
John Rickens,	135 Park Ave., Hoboken.
Frederick Smith,	102 Washington St., Hoboken.
William H. Stegman,	1041 Bloomfield St., Hoboken.
Henry J. Weidner,	504 Washington St., Hoboken.
O. V. Zangen,	1226 Bloomfield St., Hoboken.
Samuel Zucker,	126 Washington St., Hoboken.

### A NEW MORTUARY CHAPEL.

The Volk Undertaking Parlors and Chapel at 631-633 Washington Street exemplifies the spirit of progress in modern methods, combining as it does every ideal feature with a perfect service,—elements so essential in the undertaking business.

Established in 1865, the business has steadily developed under the able management of Mr. A. J. Volk, who has given it his personal supervision for the past twenty years.

The building is a three story and basement structure of brick, the exterior front of which is attractively finished in tapestry brick with limestone trimmings.

The visitor is ushered into a Reception and Exhibition Room, finished in oak with tile floors. The artistic arrangement of palms and plants contribute to the comfort of the place. Every convenience is provided, including Local and Long Distance Telephones and a stenographer.

The Business Office in the rear of the Reception Room is also finished in oak and provides accommodations for the transaction of business details.

The Chapel or Funeral Parlor is an innovation and affords conveniences which could not be found in private dwellings, at the same time possessing a sufficient degree of privacy.

There is also a Trimming Room complete as to equipment, and a modern Receiving Room, filling all the requirements of perfect sanitation.

The Stable is thoroughly up to date with the latest types of hearses, coaches, landaus and coupes, all vehicles being rubber tired.

Mr. Volk has installed a Private Ambulance, which responds to calls at any time. In cases of illness or accident, where a person is to be removed to a hospital or residence, this feature is invaluable.

### INSPECT POLICE AUTO PATROL

The members of the Committee on Fire, Water and Police attended the Automobile Show at Madison Square Garden on January 8th, as the guests of Mr. Louis Fricke, Jr., manager of the Lackawanna Garage. The party left from the Board Rooms in Mr. Fricke's car.

The Committee was very much interested in the Exhibit, and especially pleased with the display of the Auto Police Patrol, built for

HOBOKEN'S OLDEST AND BIGGEST  
"GLASS STORE"

**SAMUEL BLOOMBERG**

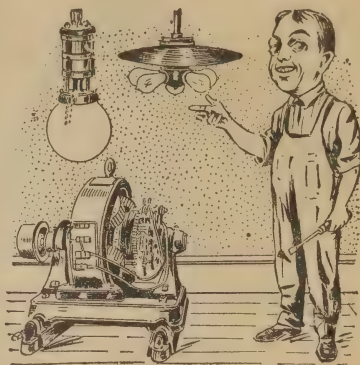
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the City of Newark, N. J., by the White Gasoline Company. This machine was of special construction and designed to meet the peculiar needs of the service, at a cost complete of \$3,200. This includes all accessories and additional tires.

There were also a number of Fire Trucks and Auto Trucks on Exhibition, which were built for various cities throughout the country and the Committee was very much impressed with the superiority of the auto over horse drawn vehicles, both from the standpoint of economy and general utility.

Mr. Warmbold, the Chairman, will report at greater length in the February Bulletin.

### "HOME TRADE."

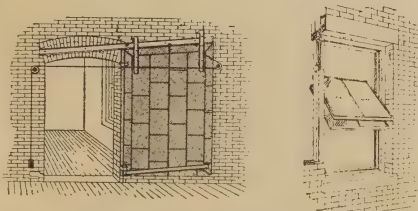
#### Another Point of View.

The local hardware dealer who wants a hat, or suit of clothes, or a pair of shoes and goes to the city for them, is breaking down the barriers that stand for home trade in hardware.

The local dry goods dealer needing a buggy or phaeton who ignores the home dealer in those things, is making an effective propaganda for out of town trade in dry goods.

The grocer who goes out of town for his furniture or carpets, will influence people more effectually than he thinks to go out of town for groceries.

In short an appeal for home trade must stand on the basis of uniform, consistent, unselfish principle. An appeal made exclusively in behalf of personal interest, does not carry much weight. An appeal made in accordance with a practice uniformly consistent and unselfish, does carry weight.—*Ashland (Neb.) Gazette.*



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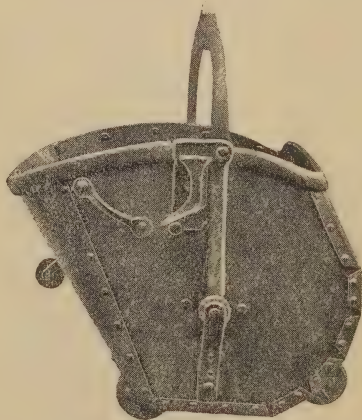
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**URGE TRAINING FOR PUBLIC SERVICE.****New Jersey Publicists Advocate a College Course.**

Through its committee on education, The New Jersey State Civic Federation has appealed to the managers of educational institutions in the state to establish a course of civics for the training of young men for the proper handling of public questions.

In the letter sent out the Federation says:

"The records of various municipal governments, as disclosed in public print in the last three years, have been such as to call serious attention to the inadequacy of present methods of administering public funds and recording these in a straightforward accounting to the people. Realizing that the only remedy lies in an educated and expert management and control of municipal affairs, the New Jersey State Civic Federation suggests the establishment of a course as shall prepare young men for an intelligent grasp of the powers and duties of the administrative side of a municipality, and fitting them to assume, as experts, the problems of accounting in city affairs."

**HAVE A PLAN.**

The man who is satisfied with what comes to him unsolicited answers few knocks at the door.

The stay-at-home misses daily opportunities that pass at the next corner.

Get away from the desk—get out of the chair-tilting class. Opportunities are in perpetual motion. Get after them.

Don't let custom dictate the boundaries of your business—don't let convention hold you down.

Lay out a plan, a campaign for new business—then go after it. Exhaust every resource, swing every prospect into line.

Don't be satisfied with the business that you have—get more.—System.

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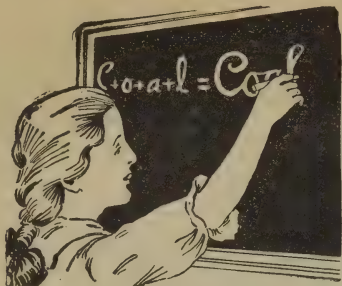
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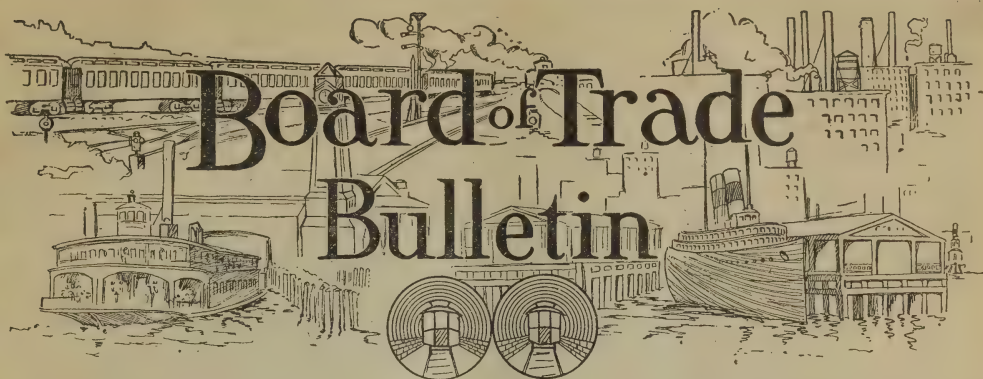
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PUBLISHED  
MONTHLY

February-March, 1911

VOLUME ONE  
NUMBER NINE

## THIS NUMBER CONTAINS

Government by Commission

Address by Hon. John MacVicar

The City Hall Building

✓ Budget Exhibit

Building Operations During 1910

## Also

A Luncheon Club

New Members

Editorial Comment

And Other Items of Interest

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1900 1,368,683.69

1905 1,755,286.69

**1911 3,679,006.21**



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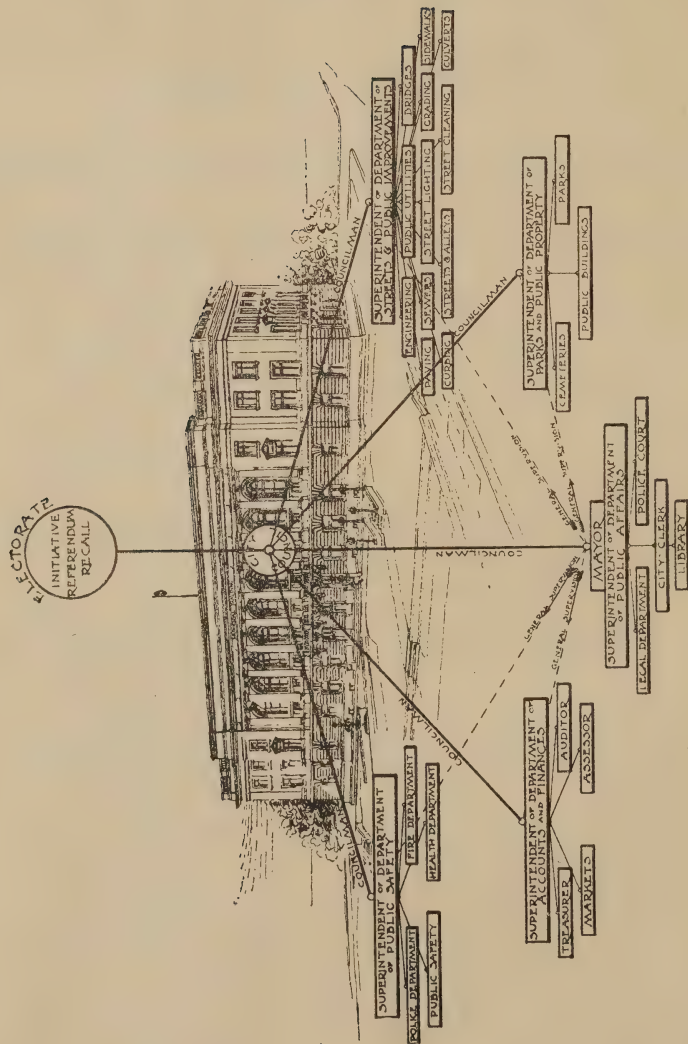
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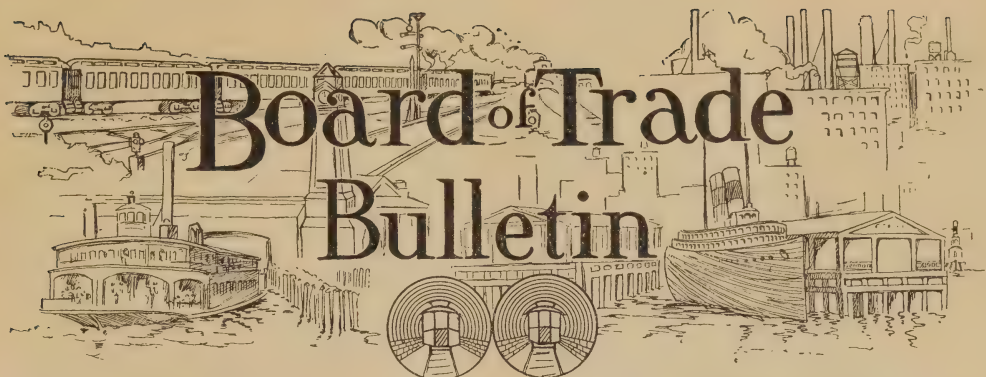
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DES MOINES PLAN OF CITY GOVERNMENT  
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## Government by Commission

Its Advantages Convincingly Presented in an Able and Brilliant

Address by Hon. John MacVicar, of Des Moines, Iowa

Delivered at Special Meeting of the Board

At a special meeting of the Board of Trade held on Friday, January 20, Hon. John MacVicar spoke to a large gathering of members and their friends on the subject of Commission Government, giving his personal experiences on the actual working of this form of municipal government in the City of Des Moines, Iowa and showing its applicability to cities both large and small. Mr. MacVicar toured the State of New Jersey during the latter part of January, addressing over a half dozen commercial organizations and considerable interest in this form of city government was thereby aroused. Previous to the adoption of the Commission Government, Hon. John MacVicar was Mayor of Des Moines and has since been one of its Councilmen. There is no man in the United States who today is better informed on this subject than he and his address was greatly enjoyed.

Vice-President W. L. E. Keuffel, who has always taken a great interest in Commission Government presided and suitably introduced the speaker.

In his introductory remarks, Mr. MacVicar stated that fifty per cent. of the people in the State of New York live in the City of New York and that two-fifths of the people of the State of Illinois live in the City of Chicago. Within the time of many men now living, the majority of the people of this country will live in cities. This important fact he said has been overlooked by the public generally, and yet we go on digging our Panama Canal, building trans-continental railways and promoting steamship lines to all parts of the world, in short doing everything in our power to perfect the commercial system, while we continue to operate our cities under a system as antiquated as the stage coach of three-quarters of a century ago. He recalled that in New Orleans by the law of the land twelve men may hang a man but by the law of the city it takes twenty-one men to put a lock on the fire house door. The

people of this country have never realized how antiquated our system of city government is for they are prone to walk in the footsteps of by-gone days, particularly with reference to municipal affairs. After tracing the origin of the division of governmental powers into the executive, legislative and judicial and its application to city government, he continued his address as follows:

We have been slow to understand that what is needed to secure results in City Government is capacity to perform,—to “do things.” Our business men have also failed to see that in their efforts to build an enterprising and prosperous city, a municipal government can be made an important factor, though now it is usually a handicap.

It seems not to have occurred to our municipal reformers or legislators that what is needed to secure good results is to place or concentrate responsibility rather than to divide it by devising innumerable “checks and balances.” With such direct responsibility and power comes opportunity and it is my observation that many capable and earnest men have gone out of municipal office disheartened and almost discredited for lack of opportunity to make good.

You know that Pittsburg, that latest example of municipal depravity, has a longer and more binding oath of office and more “checks and balances” placed by law on her officials than any other city in the country outside of Pennsylvania. This oath of office pledges the official in 138 words that he will not knowingly or wilfully accept any money or other thing of value for the performance or non-performance of his duty. Then, under the law, the Mayor and Council are elected on a partisan ballot and as a check upon their good behavior, are subject to the pledges and promises of their party's platform, and to the demands of a political machine. Then it is provided that the Mayor of Pittsburg may

not succeed himself to office. I have never seen the logic of that provision of the law. I presume that it is intended to guard against the possibility of the Mayor permitting his acts to be influenced by the hope of election, but on the other hand, it takes away the incentive to show the public by meritorious acts that he is entitled to the election, and here one element offsets the other. Certain it is that Pittsburg Mayors are never open to the charge of being politicians; for I have observed that an official is never so charged unless he be elected to a second term. However, the greatest evil I see in this provision is that it always provides a novice for this important office. Experience is as valuable in public as in private life.

Then, to make it still harder to accomplish anything in the city government of Pittsburg, the law provides for a council of two branches, a common and select council, each presumably to act as a check upon the other and both to be a check upon the Mayor, to prevent him from doing wrong but, with more than equal certainty, preventing him from doing right.

#### **Renews Our Faith in Democracy**

But that day of little faith in the power of democracy to do things well has almost passed away. The schoolmaster has been abroad in the land. The people are learning to rule cities, states, and nations. State constitutions and city charters are being framed on the principle of the rights of the people to rule, to have a closer supervision of the acts of their officials. At the late election, the City of San Francisco and State of Oregon proved that through the initiative and referendum the people are capable of intelligently passing upon important issues by their own voices, directly spoken. The State of Oregon has demonstrated to the world that it is possible for an American commonwealth, through adequate registration, publicity at the common expense, stern measures against corrupt practices, and direct legislation, to crown democracy with both the power and the competency to exercise power that monarchy has heretofore arrogated to itself; and a hundred American cities led by Galveston and Des Moines, are to-day demonstrating that it is possible for the people to rescue their cities from the domination of the few, from the despotism of the politician and the boss, and rule them for the people's good. Not only has the day arrived when our cities can be as well governed as those of Germany and Great Britain, but the time is coming when pilgrims will journey from all lands to America to learn how the things they have done well can be done better.

#### **Des Moines Adopts Commission Government**

The splendid little city of Galveston, devastated by a tidal wave and threatened with bankruptcy, introduced commission government as a war measure. Des Moines had no floods, but she had other calamities which, in a way, were almost as disastrous to the city's welfare. Our city noted the success of the municipal management at Galveston, and our commercial organization went before our legislature with a bill similar to the Galveston Plan, which at the first session attracted little attention and

no consideration from that body. The movement for Commission Government, however, continued and the newspapers and interested citizens redoubled their efforts in educating public sentiment in favor of the movement; and, at the next session of the legislature, with the assistance of Governor Cummins (now Senator Cummins), the Des Moines Plan, differing materially from the Galveston Charter, and which had been prepared with much patriotic consideration, was made a law.

Our commercial body believed it possible to make over the city government from a weighty liability to a live asset and this has been done.

#### **What Des Moines Gained**

The most essential and fundamental features of the Commission form of Government as embodied in the Charter of my home city of Des Moines, are the eliminating of ward and party lines, the concentration of power and responsibility in a single body of five officials elected by the people of a united city, and the introduction of direct legislation through the initiative, referendum and recall.

Among the many advantages of this simple and extremely democratic system are the shorter ballot, simplifying the election and enabling both the individual voter and the community as a whole to know just what they are doing in the polling booth; the unification of the city as a political organism and of the municipality as an expression of its political life; the creation of a new and better civic spirit, which is also expressed in a quickened industrial and business activity, to the benefit of all; the elimination of partisan politics from the city's business; the selection of municipal employees and minor officials by a responsible body having power to make the city's civil list elastic, so that it contracts and expands with the city's needs instead of growing into an unvarying burden upon the public; the consequent elevation of municipal employment to the plane of merit and honor, instead of letting it fall to the level of inefficiency or graft; the payment of salaries calling for the practically undivided time and energy of the council or commission; the transaction of public business in both large and small affairs, without delay; a better quality of work both in the direct service of the city and in service performed by contract; and the retaining in the hands of the people of the entire power of both legislation and administration through the initiative, referendum and recall,—thus putting the political machine, the objectionable ward politician and the municipal boss out of business and opening the door to every citizen who has the desire and the capacity to serve the city in office.

#### **Being Widely Adopted and Agitated**

More than one hundred cities, in twenty-one different states, have within less than three years adopted new Charters along these lines and several hundred additional cities are considering the adoption of like measures whenever the legislatures will permit.

Many Commission Charters vary in more or less essential particulars, and some appear to have been formed with a view to presenting novel and original features rather than by profiting by experience already gained from



the operation of the more approved forms. Several charters framed somewhat along the lines of Commission Government modify the fundamental principle of concentration of responsibility, and by the introduction of complicated checks and balances, the separation of the executive from the legislative, the separating of the tax levying from the tax spending body, preferential voting and numerous other complications aimed to overcome real or fancied danger, otherwise good charters have been impaired. For example, some of the Colorado cities have thought best to elect each commissioner for the specific department in which he is to serve, instead of leaving it to the commission to assign its own members to the several places. So far as I know, there was no reason arising from the practical workings of the Galveston or Des Moines Plans, for making this change. On the contrary, it makes the commission less elastic and deprives the city of the possible advantage of a re-assignment of the commissioners if the first allotment proves not to be the best. Besides, it reduces the responsibility of the commission as a whole. This is a large factor, in my opinion, in the success of Commission Government, and while all these modifications must be judged by their results, I shall be surprised if this particular one is not a disappointment.

#### **Boston's New Charter**

A still greater and more fundamental mistake, in my judgment, has been made by the City of Boston, which in the abundance of its caution, adopted several of the good features of the Des Moines Plan, but left out the one essential element of the commission plan itself, thus depriving itself of the advantage of having its feet firmly on the ground of experience. A Mayor of large powers and a council of nine members elected by the city at large and at a supposedly non-partisan election, with certain safeguards, real or supposed, thrown around them is probably an improvement upon the old Charter of Boston; but why the Athens of the Western Hemisphere chose to adopt a method of providing divided responsibility that had been previously tried and found wanting in Indianapolis and Fort Wayne, Indiana, and elsewhere, is something an uncultured western man can hardly be expected to explain.

Another fundamental element lacking in the Boston Charter if I may be permitted to criticize, is the important power of appointment of the working forces of the city government reserved by the state for appointment by the Governor. This is not only a further division of responsibility and powers properly belonging to city officials but also it denies the people of the city the right of home rule, and cannot fail to have a detrimental effect upon the civic spirit which counts for so much in city government. We should not fear to place upon the people the full burden of the responsibility of their city government. Burden develops responsibility and the greater the burdens the more earnest will be the response to the demands of the hour. There is a reserve of intelligence and patriotism in American citizenship that we need not fear to call upon, and a fuller measure of home rule will develop and make effective this reserve force.

#### **Better Service If Not Better Men**

I cannot say, therefore, that we will necessarily secure under this plan better men or men of larger calibre. Very likely we will not get men above our average citizenship in such office, but I will say to you that our experience and the logic of the situation proves that we will secure better service under this plan. We are not likely to secure ideal men who will bring about ideal conditions all at once, but we can put up men who will work toward our ideals "making ideal things practical and practical things ideal."

Better service is secured under the commission plan, because the city government is constantly in the limelight of publicity; because being elected at large and therefore free from ward influences, the official when right, is upheld by the whole city, and he is able to render more independent service; because, owing both his nomination and his election directly to all the people, he is emancipated from partisan pressure and the clamor for rewards for service rendered; because representing the entire city and not a small fraction of it, his service trains him to take a broader view of both his duties and his opportunities for public service. It makes a larger man of him, a broader and a better man. The entire city organization is free from the complications of county, state and national political machines and becomes an instrument for transacting the city's business and nothing else. Both individually and collectively, the city administration becomes more efficient.

#### **Initiative and Referendum Valuable**

The initiative and referendum place in the hands of the people the means to prevent unwise and wrongful acts on the part of officials, and permit a direct voice in enacting or repealing wise or unwise measures. Had such powers been vested in the people of Philadelphia or Denver, it would not have been necessary for them to resort, as they did a few years ago to the use of ropes and threats of lynching in vain attempts to prevent their councilmen from granting, behind bolted doors and under protection of police, street railway and other franchises which all knew were obtained through the purchase of the city councils.

Objection is made that it would be fatal to our public institutions if the legislative and the administrative bodies were joined in one; and fatal to our cities if the tax levying and tax spending body was one and the same. These, in my judgment, are fancied evils. The city council is not in fact a legislative body. Any man of experience knows that when a state legislature gets through enacting laws for a municipality, it leaves very little for the city council to do in the way of legislation. Its duties might be likened to those of a business corporation with powers to enact by-laws for its conduct.

#### **Party Politics Demoralizing**

The primary evil in the conduct of city government in larger cities, and in fact in all cities, is, first and foremost, the demoralization of affairs because of the supremacy of politics, particularly party politics. The officials elected are rarely free moral agents. We

*(Continued on Page 14)*

# The City Hall Building

## Committee Finds Conditions Wretched and Suggests Changes

To the Officers and Members of  
Hoboken Board of Trade,  
Gentlemen:

On January 4th your Chairman of the Committee on Public Grounds and Buildings, accompanied by his Honor, the Mayor, paid a visit to the City Hall and thoroughly inspected the building from basement to garret. As no other member of the Committee was on this tour of inspection, your Chairman deemed it advisable to call another meeting of the Committee, so that they too could judge the conditions prevailing in our City Hall.

In response to a call for the 21st inst., Messrs. Cordts and Schiller, the Mayor and your Chairman were promptly on hand and proceeded to inspect the City Hall, and the following report is the result of the visit.

The City Hall was erected about 1880, and for a building over thirty years old, the exterior is in a well preserved condition, and makes a very fair appearance; but we regret as much cannot be said of the interior.

### Basement.

The undersigned found that this floor, which contains the Recorder's Court, Police Headquarters, Patrolmen's Room as well as the prisoners' cells and Detention Room, made a better impression upon us than we had hoped for, judging from newspaper reports of its condition. With a trifling expenditure for kalsomining and painting, this floor could be renovated and made quite presentable. The cell toilets, however, are of ancient type and should be replaced with new ones.

### Main Floor.

The offices on this floor are in very fair condition both for cleanliness and general appearance, but in our opinion, the City Clerk's Office is very much cramped for room and lacks modern office furniture and equipment. An up to date cabinet file would very much tend to facilitate and simplify work in this office.

### Second Floor.

Proceeding to the next floor which accommodates several of the most important city departments, your Committee found entirely different conditions, and one would hardly believe he was in the same building either for cleanliness or general appearance. Not a single department housed on this floor has sufficient space allotted to it for carrying on its work properly. The furnishings and office equipments are antiquated, and about on a par with what we would expect to find in a "second or third rate factory." How the officials and clerks can work and transact business amid such surroundings is surprising to say the least.

On this floor is also located Armory Hall, a beautifully laid out and commodious room. That, however, is the sum total that can be said in its favor. Your Committee is informed

that in addition to its use for headquarters for a Jersey City Militia Company, this Hall is daily (except Sunday) the rendezvous for boys and youths of this city playing basket ball and other games. The condition and appearance of Armory Hall and adjoining rooms as well as its approaches almost beggars description. It is not alone unsanitary, but has every appearance that the floors have been unswept, the walls and woodwork undusted and the windows uncleaned for many a day or even weeks. Furthermore, the toilets and urinals are filthy, and last but not least this part of the City Hall is a veritable death trap in case of fire.

There seems to be no attempt to clean this portion of the building, refuse and dirt being in evidence in all corners. In the balcony floor of the Armory, there is a hole about 2' x 2' filled with rubbish and in close proximity thereto the floor is littered with empty wooden boxes, and in place of an iron ladder to serve as an exit to the roof scuttle, there is a rickety wooden step ladder. Such a condition of affairs would not be permitted to exist in an ordinary tenement and what would happen if a lighted match or cigarette ever struck this spot is appalling to contemplate.

Where is our Health Board and Fire Commissioners?

### Garret.

This floor is also occupied by city departments, to call the various rooms located in this part of the building offices, is a misnomer, as several are merely "holes in the wall" as it were. In several of the rooms the lack of furniture or equipment is sorely in evidence, and not alone are the windows small but in addition are dirty and very little of God's sun light enters.

As a resume, your Committee would say that the City Hall above the main floor is a disgrace and humiliation for every one of its seventy-five thousand denizens. Whilst it is not the province of this Committee to discover who is to blame for these conditions, surely some one should be charged with the responsibility, so that health and life is not endangered.

### Conclusions of Committee.

By reason of the above described conditions and for the further reason that when the Armory is being used for games, the noise and racket emanating therefrom resounds throughout the building and disturbs all other occupants. Each member of your inspection party can testify to this nuisance as it was their personal experience when they attempted to talk matters over in the Mayor's Office. Conferences held in the afternoon must be disturbed and clerical work seriously interfered with.

It is the unanimous verdict of the undersigned that the present City Hall is entirely inadequate and inappropriate to accommodate



the various city departments and recommends one of two plans.

**First**, to obtain possession of Armory Hall and adjoining rooms and transform this part of the building into offices. The space thus obtained would afford opportunity to remove, rearrange and enlarge many of the offices now so badly hampered by lack of room. These improvements together with the cost to renovate and refurnish the offices should in our opinion cost not more than ten or fifteen thousand dollars and the accommodations obtained thereby would be sufficient for some years.

**Second**, your Committee is informed that plans and specifications for a building to connect the two wings on the Bloomfield Street side were drawn some years ago and are now on file. If the finances of the city permit, this would of course be the more desirable and permanent improvement. The lower part of the new building would enlarge and afford ample accommodations for Police Headquarters and police patrol, whilst the upper part of the building would furnish commodious quarters for all city departments for at least a generation. This plan could, in the opinion of the Committee, be put in effect for about \$50,000 and would be an investment that could be pointed to with pride.

#### Want Inland Bath Erected.

In furtherance of the establishment of an Inland Bath and Laundry, we are pleased to report that there are several suitable sites available, which the undersigned believe the City could purchase at a moderate price; details are available on request. The undersigned recommend that suitable action be taken by this Board looking to the erection of such a building, as it is now conceded to be an imperative necessity. We further suggest that the Secretary of the Board of Trade be instructed to draft a bill for early presentation to the Legislature.

At a recent meeting your Chairman was requested to communicate with Stevens Institute of Technology looking to the restoration of the tumbled down retaining wall on Hudson Street. The correspondence in relation to this matter is herewith attached.

In conclusion your Chairman desires to thank the members of the Committee who gave up

an entire afternoon for inspection purposes and special thanks are due to his Honor, the Mayor, for his prompt attendance at all meetings of this Committee as well as for the many courtesies and valuable suggestions offered.

Respectfully submitted,

(Signed) M. H. BAUMGARTEN, *Chairman*,  
ALBERT S. SCHILLER,  
FRANK CORDTS.

#### TO TEACH STENOGRAPHY.

Daniel Simon, public typewritist, has opened an office in the Terminal Building, this city, where he will teach typewriting and stenography to a limited number of pupils, giving individual instruction to each.

Commission Government is characterized by publicity and efficiency.

... THE ...

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THE ONLY SPECIALTY HOUSE IN  
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**BUDGET EXHIBIT MAKING PROGRESS.**

Preparations for the Budget Exhibit are now in full swing, though we regret the necessity which compelled Mr. E. H. Horwood to resign as Chairman.

Mr. D. O. Decker of the Robert L. Stevens Fund, and Mr. E. E. Pratt of the School of Philanthropy in New York, are co-operating with the Chairman in the compilation of interesting data, which is to be placed in chart form by the Board. The various city departments are also furnishing much matter of interest. The Educational Exhibit under the supervision of Mr. A. J. Demarest, promises to be extremely interesting both as to charts and physical features.

We have also received the assurance of hearty support from the Play Ground Commissioners, Recorder McGovern, and Chiefs Dunn and Hayes of the Fire and Police Departments.

As a question of economy, it was originally intended to hold the Exhibit in the Board Rooms, but the Chairman is glad to report that the New Steneck Building has been placed at our disposal, by the owners so that we shall not now be cramped for room, and the Committees need no longer fear a curtailment of their efforts in consequence of this generous offer. In addition to this, Mr. E. L. Sawyer has tendered us the use of the first floor, arcade, and basement floor of the Terminal Building.

While all of the plans have been outlined, there still remains a mass of detail to be worked out, but with the support of the various Chairman and the individual members of the Committee, we hope to place before the citizens of Hoboken an Exhibition which will give to them a larger knowledge of affairs in their own city, and which we trust will arouse a greater civic interest.

The date for the Exhibit has been finally set for the last two weeks in April.

ROBERT RIESER, *Chairman.*

**A SLOGAN FOR HOBOKEN WANTED.**

Home Trade Committee offers prize.

The Board of Trade is desirous of securing a slogan which will typify the many business activities of this city. A brief statement of about five words is wanted.

Our members are requested to submit their suggestions to the Secretary before March 30th.

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The Home Trade Committee has offered a prize of five dollars for the best slogan submitted.

### BUILDING OPERATIONS DURING 1910

Building Inspector Cummings in his report to the Common Council, summarizing the building operations in Hoboken during the year 1910, shows that the sum of \$2,608.67 was received as fees by his office, that the value of the alterations and additions made was \$174,327.00 and that there was a total of ninety-seven new buildings erected, aggregating in value the sum of \$786,653.00.

The Inspector's report in detail is as follows:  
 Total amount received in fees \$2,608.67  
 Permits issued.....188  
 Applications filed.....187  
 Plans Filed.....142 sets  
 Complaints received.....31

#### Alterations and Additions

Type	No.	Estimated Cost
Brick Buildings.....	51	\$127,987
Frame Buildings.....	46	45,340
Concrete Buildings.....	1	1,000

Total .....98 \$174,327

#### Buildings Moved

6 Frame Buildings..... 1,950

#### New Buildings

Type	No.	Estimated Cost
5 story brick.....	10	\$289,000
4 " ".....	2	232,000
3 " ".....	4	41,010
2 " ".....	10	71,600
1 " ".....	15	27,796
4 story concrete.....	1	26,380
2 " ".....	1	5,000
1 " ".....	5	28,450
1 " iron.....	1	1,000
3 " frame.....	2	6,300
2 " ".....	13	34,392
1 " ".....	32	21,725
Foundations.....	1	1,200

Total .....97 \$786,653

### IMPRINT ON ENVELOPES.

The attention of merchants and manufacturers is called to the new envelope bearing on its reverse side an imprint, made at the request of the Home Trade Committee. This imprint sets forth briefly the advantages of Hoboken, both commercial and residential, the designs in the corners emphasizing transportation facilities and manufacturing possibilities.

These envelopes can be purchased from the Board at cost, or a cut will be loaned to those desiring to make arrangements with their own printers.

## Again I Say!

I don't care how little you've paid for your CARPETS, LINOLEUMS and RUGS, I can duplicate them for LESS. I deal only in these three things, and have built up a large business by selling on a SMALLER margin of profit than any of my competitors. As for my stock, it is most complete and offers a pleasing and varied selection.

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ISSUED MONTHLY BY THE

## HOBOKEN BOARD of TRADE

At No. 202 Washington St.,

Hoboken, N. J.

Telephone 555 Hoboken

NOTICE TO ADVERTISERS—Changes of copy should reach this office not later than the 10th of each month to insure insertion.

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**E. H. Horwood**.....Budget Exhibit.

10  FEBRUARY-MARCH, 1911

Civic pride means civic progress.

\* \* \*

It has been found impossible to publish the Bulletin earlier than during the last week in the month and it has, therefore, been decided to call this issue the February-March Number.

Our Bulletin will, as usual, be published regularly every month.

\* \* \*

The attention of our members is directed to the very able address delivered by the Hon. John MacVicar on January 20. He presents an array of facts, not only convincingly, but interestingly. When the people of our city are more familiar with the fundamentals of Commission Government, there will be no question but that they will turn to that simplified form of municipal government quickly and without hesitation, in preference to the present system of inefficiency.

Would you be interested in a form of municipal government, which is characterized by

directness and simplicity, publicity and efficiency, centering of responsibility; and which provides for the initiative, referendum and recall? Commission Government transforms a city from a heavy liability into a live asset.

\* \* \*

Pre-ëminent among the architectural beauties of our town, is the aggregation of old boards located on Sixth and Washington Streets.

In addition to its aesthetic possibilities, it offers an excellent nucleus for a disastrous fire—the recent blaze there a few days ago amply demonstrated this. Just two things combined that day to prevent a conflagration in the heart of the city—the promptness and efficiency of the local Fire Department and the absence of a high wind.

\* \* \*

When St. John the Divine was banished to the island of Patmos, in the Aegian Sea, doomed to spend his days on this barren and inhospitable strip of land, and while wandering in the desert, he was taken in the spirit to the top of a tall mountain and there in a vision he saw the Holy City, the New Jerusalem. It was a most magnificent sight. The houses were built of pure white marble. The entire City was surrounded by a wall whose foundations were of solid gold, and its battlements of jasper, studded with sapphires, rubies, diamonds and other precious stones. In this wall there were twelve gates, three on the North, three on the South, three on the East and three on the West, built of rare and costly pearls. Its streets were of solid gold and polished as glass. As he looked over this beautiful sight, he noted one thing and that was that there was no temple therein. But it was perfectly natural that there should be no temple in this City, because the entire City was a temple devoted to the service of the ever-living God, the Supreme Ruler of the Universe.

So to-day earnest men who give thought and time to the betterment of the City conditions also see their City as in a vision. They see a City whose streets are kept clean, well paved and brilliantly lighted; a City whose finances are honestly administered, whose parks and public playgrounds are well kept and resplendent with the best that nature has to offer. A municipality with public baths and laundries at the disposal of the citizens who desire to avail themselves of these facilities; an efficient police and fire department. In short, every comfort that present day living conditions have a right to expect and demand. But there is one thing he misses—he sees no rotten politics in this City, for as in the vision which unfolded itself before St. John the Divine, the entire City was a temple devoted to the service of the everliving God, so in this visionary City, its entire people are devoted to its service and its interests, and under such conditions rotten politics cannot exist.

The cynic says, "An iridescent dream," while the practical politician exclaims "A dream of a visionary!"

Perhaps to a certain extent this criticism is justified, especially when we stop to consider some of the items which appear in the daily press that reflect certain phases of municipal government. We read that in a certain



Western city, a group of leading financiers,—men who by virtue of their standing and position should exemplify by their lives and actions everything that is good and honest,—have corrupted and debauched almost an entire City Council in order that they and their banks might profit at the public expense. Again we read of the entire electorate of a certain county bartering and disposing of their votes to the highest bidder. Just stop to think what that means. A right for which the Puritan forefathers left their homes in England to brave the dangers of the wilderness and the terrors of a savage foe in order that they might enjoy the freedom of religious thought and civic liberty;—a right for which they freely and gladly submitted to the bitter arbitrament of war: a right for which they suffered, fought and died is bartered and sold for a mess of pottage.

In another town we find a public board to which is entrusted the care and great responsibility of a public school system,—the very foundation and corner stone of our republic, where our children are taught and the elementary principles of honesty are inculcated—we find, I say, this public board disposing of bonds to the amount of thousands of dollars for which no financial return is made to the municipality. No one goes to jail for this crime and it is made a subject for a bar room joke.

Again we read of a Common Council passing an ordinance creating an entirely useless office, practically for the express purpose of providing a place for one whose only claim for consideration is the fact that he is credited with rendering peculiarly effective and efficient services to his party on the days of primary and election. When we go a little further and ask what the nature of these services are, we are told in a whisper that it is the furnishing of repeaters in sufficient numbers so that the will of the honest voter may be defeated. Naturally we cannot expect very much from the character of a man who is willing to render these peculiarly effective services to his party and so it does not surprise us very much when we go a little further in our investigation and ascertain the fact that before his appointment to this office, he obtained his sustenance from the support of one of the lowest, meanest and most disreputable forms of gambling de-

vices. And now we may ask in all seriousness, what in the name of God can an honest citizenship expect from the service of such a character? Again we hear and read that it is proposed by means of an ordinance to create another sinecure in order that another political satellite, an inebriate who has been openly charged with being a defaulter, may obtain a berth at the public expense,—we call that practical politics.

In one of the New York theatres there is a play called,—“We can’t be as bad as all that,” and involuntarily we ask ourselves the same question. If the conditions which we have depicted reflect the average government in the average American City, then indeed can it be said that representative government, that democracy, is a rank failure and will perish from the face of the earth.

Why do these cancerous spots appear here and there upon the body politic? The great mass of the American people are honest at heart and purpose, and, if it be true that a government simply reflects the people that create it, our government should be an honest and efficient one. The answer, in my opinion, is simple and easily understood; it is the absolute failure on the part of the average citizen to do his civic duty. He has delegated his right of franchise to the corner loafer, he has submerged himself in his private business and has given no attention to public affairs except to condemn those in office and call them all a set of thieves. He is a past master in the art of criticising, he never offers a remedy, and as to giving a part of himself for the service of his City,—God forbid! Let every man who wants to call himself a good citizen go forth and do his part and conditions would soon be different.

To-day there is a wave of discontent spreading over the land, the people have become aroused, we are on the eve of a better day, a happier country, a more perfect civilization, and more God like character. Are you going to help your organization do its part in the great work of civic regeneration? God grant that the day may soon be here, if it has not already dawned, when Good Government may be the rule, and not the exception in every American city!

## OBITUARIES.

### Patrick J. Ryan.

Patrick J. Ryan died in St. Mary's Hospital on January 27, 1911. Mr. Ryan was born in Ireland and came to this country when still very young. At the time of his death he was engaged in the real estate and insurance business, and was an Assessment Commissioner. He was at one time Assistant Water Registrar and also a charter member of the Fraternal Order of Eagles, of which organization he was Secretary for a number of years.

Mr. Ryan was a widower and leaves one daughter.

### Albert G. Weissenborn.

Albert G. Weissenborn died suddenly at his home in Montclair, N. J., on Sunday, February 5th. He was always active and enthusiastic in

the affairs of the Board and up to a few weeks ago, one of its Trustees. Just previous to his death, however, he was forced to resign from the Trusteeship on account of ill health.

Mr. Weissenborn was Superintendent of the American Lead Pencil Company, of which concern his father was the original founder and organizer, and by application and industry rose from the lowest position in the factory to that which he held at the time of his death.

He resided, previous to his removal to Montclair, about three years ago, in the Bergen section, of Jersey City, and was actively identified with a number of organizations in that locality. He was President of the Board of Trustees in the Waverley Church, and Past Master in the Bergen Masonic Lodge. He leaves a wife and one son.

Mr. Weissenborn's death removes from our midst one of the most faithful workers of the Board and his congenial personality will be greatly missed. His colleagues on the Board of Trustees always found him ready and willing to do more than his share of the work incident to his office and as Chairman of the Committee on Manufactures and Commerce his constant and untiring efforts were greatly appreciated.

#### August Grassmann.

August Grassmann succumbed to an attack of heart failure on Sunday, February 19th, while attending a concert of the Alter Quartette von Hoboken at the Gayety Theatre. Mr. Grassmann was stricken just before the concert began, and died almost immediately.

He was born in Hamburg, Germany, March 9, 1846 and came to Hoboken shortly after the Civil War. For many years he was in the grocery business in this city, but gave that up to enter the real estate and insurance field, about fifteen years ago. He always took an active part in politics and had an interesting record.

Elected to the Common Council from the Second Ward in 1880 on a Democratic ticket and re-elected in 1884 on a Republican ticket, he was again chosen unanimously by the Democratic and Republican parties of that ward.

In 1888 he was elected Mayor on an independent ticket and was re-elected after the expiration of his first term, without opposition. He declined a third term. Mr. Grassmann was also at one time a member of the Board of Health.

He was identified with the German Hoboken Quartette and the Lyra Singing Society, and was also an honorary member of the Schnuetzen Corps, as well as a member of various other orders; he achieved the highest distinction ever accorded to a member of the I. O. O. F.

Mr. Grassmann joined the Board of Trade in March, 1905 and was always an active member.

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**NEW MEMBERS.**

The following gentlemen were elected members of the Board of Trade at the February meeting; Newton W. Bolen, Philip Ebbecke, Adolph Klein, Leo Mayer, Louis Wasserberg.

**Newton W. Bolen.** Mr. Bolen is the Superintendent of Transportation of the Public Service Railway Co. and has been associated with that Company in this vicinity since 1903, when he became Division Superintendent in charge of the lines operating in Hudson County, including those from the lower Terminal.

**Leo Mayer.** Mr. Mayer is a Real Estate Broker with offices at 91 Hudson Street. He is a well-known Hobokenite and was for many years connected with the firm of A. M. Bruggeman, succeeding Mr. Bruggeman upon the latter's retirement several years ago.

**Louis Wasserberg.** Mr. Wasserberg has been engaged in the shoe business on Washington Street for the last six years. The Eagle Shoe Store at 208 Washington Street of which he is the owner, is a standing inducement to "Shop in Hoboken." Mr. Wasserberg resides at 1201 Bloomfield Street.

**Adolph Klein.** Mr. Klein conducts a Ladies' and Gentlemen's Furnishing store at 508 Washington Street. He also makes a specialty of underwear. His present establishment bears testimony to seven years of industry and honest methods.

**REAL ESTATE MEN GET TOGETHER.**

The Real Estate Men's Committee, of which Mr. Seitz is Chairman, have held a series of interesting meetings at the Board Rooms.

The idea of a Company, which has for its object the industrial development of Hoboken, met with general approval. The plan as formulated embodied the organization of a Company with a capital of \$200,000 to erect factory and other buildings, also to loan money on these properties; and after constructing such factories or having loaned money on same, to divide the principal into units of one hundred dollars each, these to be offered for sale to the general public.

Messrs. Seitz, Jagels and Magee were appointed a Committee of three to work out this plan in detail for submission to the whole committee again and for the further consideration of the Board.

The subject of adequate sewerage as a necessary adjunct in Real Estate development, was also discussed.

**"GET IT IN HOBOKEN"  
AND GET IT RIGHT AT**

**J. Salomon**

**"The Stores for Men's and Boys' Wear Only"**

**305-307 FIRST ST., HOBOKEN**

**YOU'LL ALWAYS FIND**

All the newest ideas and a  
plentiful assortment in either  
**Hats, Shoes or Furnishings at**

**Bragg & Co.**

**"THEY MAKE HATS"**

**302 WASHINGTON ST., HOBOKEN**

where good merchandise and honest prices  
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**PATRONIZE  
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**A Suggestion:**

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as we advertise, and our methods are strictly business

**GOVERNMENT BY COMMISSION.***(Continued from page 5.)*

must look at these conditions as they are and allow for the human element as against the ideal. Few officials, however honest, are lacking in that element, which, whether found in political or social life, has much of virtue in it. I refer to that element which appeals to the sense of obligation for favors received, and the official is a rare exception who does not become infected with the microbe of political ambition. If he is a ward alderman, he soon learns that the supreme test of his worthiness for re-election is his ability to care for his ward, to get a larger share of the public funds expended in his ward, and to care for the ward workers. If he is a general officer, he is usually nominated by a sub-division of the city in a convention of delegates and the same party and ward influences obtain. Such influences in control are inimical to efficiency.

**A New Spirit Pervades Des Moines**

Whatever may be the merits or demerits of the Des Moines Plan it has brought results in Des Moines. To be specific, it has created a new, active and intelligent citizenship. The new spirit seems to pervade all kinds and conditions of our community. It seems to have made over our business men, business interests and business organizations. Previous to the advent of the Des Moines Plan, the community was divided against itself and, in spite of the Biblical admonition as to the fate of a divided house, we marveled that, with all of our natural advantages, our city did not progress and prosper. We had an East and a West side of one river and a North and South side of another. We had a West Side School District and an East Side School District. We had seven wards and seven councilmen besides two councilmen-at-large, all serving for nominal salaries, a Mayor, a Board of Public Works named by the Mayor and subject to the approval of the council, and separate boards in charge of the parks and the public library.

The legislature after repeated efforts by its promoters, permitted the adoption of the Des Moines Plan of City Government, and this appeared to be the one thing necessary to accomplish the city's regeneration.

The hardest task of all was the changing of the leopard's spots. The five commissioners or councilmen first elected under the Des

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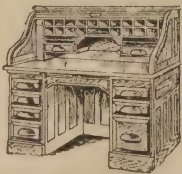
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Moines Plan had previously held political offices, either City or County, and in the parlance of the horse trainer, had to be "broke" to the new order of things. Our envious neighbors, the newspapers of Iowa, outside of Des Moines, elevated their eyebrows when the result of the election was known. "The character of the men elected," said the Sioux City Journal, "precludes the possibility of the success of the plan." But within two years Sioux City, impressed with the results achieved in Des Moines under those men of only moderate abilities, adopted the same plan of government. Public opinion undertook the task of making over the politicians on the council. The newspapers and the people pledged support, but demanded service. The new government was organized and the duties apportioned.

The Board of Public Works already referred to was created upon the assumption that it was to be the administrative body of the city's government, with entire charge of the streets and all public improvements, street lighting street cleaning and making all purchases pertaining thereto. It was the intent of the law that the City Council should act mainly as a legislative body, to approve contracts made by the Board of Public Works and the City Engineer, to pay the bills and pay-rolls, to levy the taxes, and to pass such ordinances as might from time to time be necessary. It was planned that the Board of Public Works should be wholly independent politically of both the Mayor and Council; but, with that perversity peculiar to the workings of municipal government, it found itself handicapped by political pressure from both. On the one hand it found itself under obligations to the Mayor for appointment and re-appointment and on the other to the Council for confirmation and for the funds with which to conduct the city's work.

#### Efficiency Displaces Shiftlessness

Modern labor-saving appliances have been added to the Public Works Department and the former shiftless conduct, which was so clearly visible, has been replaced with a most efficient system, and no private contractor in Des Moines gets more faithful service from his workmen than does the City of Des Moines.

An intelligent system of inspection has supplanted the inefficient inspectors of old. The payment of extras to contractors, formerly a common custom, is now unknown, and the

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Fine two-family dwelling house on lower Garden Street. Good condition. Reasonable

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contractor of Public Works has, for the first time, been given to understand that specifications have some bearing upon the quality of work required.

In all departments new schedules of work hours were posted and observed, and the habitue of the City Hall, finding no one having time to entertain him, has abandoned that resort as a loafing place.

Money, formerly wasted, has been conserved to prevent the annual deficit or used to repair neglected pavements and to increase the street cleaning funds, and the streets and alleys are for the first time actually cleaned. At the end of the first year of commission government, the general deficit of more than \$100,000 in 1907, was turned into a surplus of \$100,000 in 1908. Tax levies were revised downwards and public improvements multiplied. The city, for the first time, discounted the bills and collected interest from the banks on its daily balances.

These improvements were commented upon and the council encouraged.

The non-partisan feature of the Des Moines Plan has actually removed party politics from our municipal elections and our city employees are no longer used as the basis of party machines for the City, County or State organizations.

#### The Dawn of a New Era

This change has worked wonders in local politics. Our County and State political contests are tame affairs with the city organization removed. At our second election under the Des Moines Plan, the city employees were startled by the appearance of a notice prominently posted in every office in the City Hall, which notice was directed to be posted by the council, notifying all city employees, that under the Civil Service rules they were not permitted to take any part in politics except to vote, and warning them that any infraction of this rule would render them liable to dismissal. The rules were strictly observed.

We have not worked miracles and our acts have not been faultless. We have simply abolished an antiquated and complicated system that made it practically impossible for first-rate men to accomplish anything, and have installed a simpler system under which it has become difficult for even second rate men to avoid giving good service and themselves to grow in efficiency and self-respect.

Commission Government is characterized by the centering of responsibility.

#### ASBURY PARK BOOKLET.

We have received a copy of an attractive booklet published by the Asbury Park Board of Trade. It is replete with illustrations showing the many beautiful residences, hotels and public places, and contains numerous



**THE HOTOPP VARNISH CO.**  
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**FLEXILE FLOOR**

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"YES, we have just received a car-load of fine Vermont turkeys; yes, I'll pick you out a nice one—about 10 lbs.? All right! Anything else to-day—celery, cranberries? We have some splendid cape berries. Four quarts? All right, much obliged. I'll see to putting up the order myself."

The enterprising butcher solicits business over the telephone. He tells his customers what he has.

The local Bell Telephone System helps him to get trade and the long distance helps him to hold it.



**NEW YORK TELEPHONE COMPANY**

*Every Bell Telephone is the Centre of the System*

194

articles drawing attention to the many attractive features of this coast resort. The publication is a credit to Asbury Park.

Write the Secretary of the Asbury Park Board of Trade for a copy—it is worth reading.

### MAY FORM LUNCHEON CLUB.

Numerous business men in Hoboken are interesting themselves in the formation of a luncheon club. Their idea is to secure suitable quarters and form a noon-day club at which they can meet every business day and while taking their mid-day meals talk over matters of interest to each other.

The promoters of the club have sent an invitation of membership to every prominent business man in Hoboken, and it is their hope that a sufficient number of men will become interested to insure the success of such a venture.

The committee in charge of the organization of the club are now looking about for suitable quarters.

The committee consists of: J. W. Rufus Besson, Marshall H. Duryea, Charles Fall, William K. Grove, W. L. E. Keuffel, E. D. MacMurray, Henry Nungesser, R. H. McC. Potter, Robert Rleser, Rudolph Schroeder, Christian P. Tietje and Walter P. Warmbold.

### CROSS OPENS NEW SHOP.

Samuel Cross, of the Cross Electric Co. of 1007 Grand Street, this city, has vacated that address and opened a shop at 1408 Willow Avenue, where he will conduct an electrical and mechanical engineering business in his own name.

Commission Government is a city government of, by and for the people, directed by a Mayor and four Councilmen and provides for the initiative, referendum and recall.

**HOBOKEN PLANT FINEST IN STATE.**

The splendid new addition to the Keystone Dairy Co., at 7th and Madison Streets, this city, has been completed, making it the largest and most sanitary milk bottling plant in the state. The daily capacity is over 1,200 quarts.

The concern has installed the most modern machinery which fills fifty bottles of milk per minute, beside securely capping each bottle. Not once during the entire process does a human hand touch the bottles which are carefully and thoroughly cleaned before filling.

The Keystone Dairy Co. is incorporated and its stock is owned by young men born and reared in Hoboken. It is the largest independent dairy company in the state, and its plant is open for general inspection at any time of the day or night.

**OUTGROWS ITS QUARTERS.**

To meet the demands of its growing business, the Commonwealth Collecting Co. has found it necessary to enlarge its quarters in the Terminal Building, this city, and has taken a suite of four well-appointed offices. The concern which is incorporated, is composed entirely of Hobokenites.

**ANNOUNCEMENT****S. GREENSPAN**

Optometrist, of 68-70 Hudson Street, Hoboken, announces the opening of a

**BRANCH OPTICAL PARLOR**

On the Main Floor of the  
**GEISMAR-MEYER STORE**

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**MORTUARY CHAPEL**

Livery and Ambulance Service

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**SIGNS**

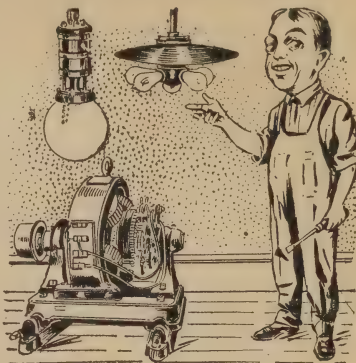
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Every Description.

House Painting and Paper Hanging

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SPRUCE TIMBER**

Office, Mill and Yards

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**BOOKS FOR BUSINESS MEN**

The following list of books in the Free Public Library, of interest to the business men of this city was compiled by Mr. Thomas F. Hatfield, Librarian. Any business man may have these books delivered to him anywhere in this city by postal card or telephone order and the payment of five cents for messenger service. The list will be added to as new books come in.

**Advertising**

Advertising and Selling Magazine.....

Art and Science of Advertising. By G.

French .....659F88

History of Signboards. By J. Larwood

and J. C. Hotton.....659L32

I. C. S. Reference Library: Retail Advertising .....659In8

Law of Advertising and Sales. By C.

Chapman .....659C36

Modern Advertising. By E. E. Calkins.659C12

Pushing Your Own Business Advertising. By T. D. MacGregor.....659M17

Tabloid Systems: Advertising. By a

Board of Experts.....658B9616

Theory of Advertising. By W. D. Scott.659Sco3

**Book-Keeping And Accounting**

Accounting and Business Practice. By

J. H. Moore and G. W. Miner.....658M78

Accounting in Theory and Practice. By

G. Lisle .....657L7

American Business and Accounting Encyclopaedia. Vol. 1. By E. H. Beach.

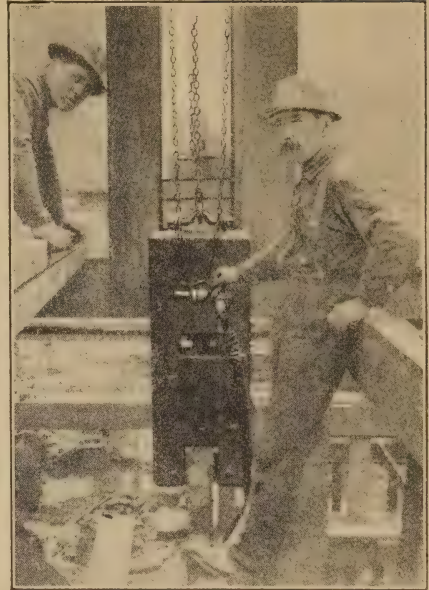
Comp. ....658B35

American Standard Bookkeeping. By

C. C. Curtiss.....657C94

Art of Accounts and an Elementary

Treatise on Bookkeeping. By M. P.



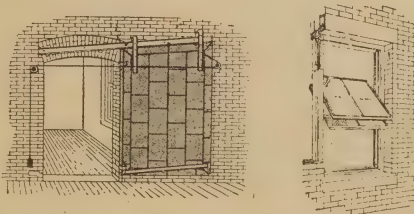
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**ARNOTT PILE HAMMER**

Write for book describing the new method of pile driving

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**The Leonard Sheet Metal Works**

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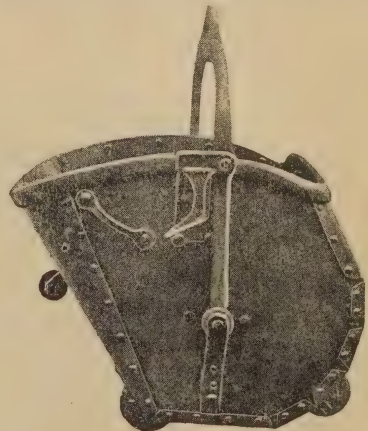
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Telephone

888 HOBOKEN

New York Office Telephone

1246 MAD. SQ.



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124 to 128 Grand St.

Phone: 10 Hob.

Hoboken, N. J.

Hall .....	657H14
Better Day's Work. By W. Irwin.....	657Ir9
Bookkeeping. By P. Duff.....	657D87
Bookkeeping Self Taught. By P. C. Goodwin .....	657G631
Business Bookkeeping. By G. E. Gay....	657G25
Improved Bookkeeping. By P. C. Goodwin .....	657G63
Chapters on Municipal Administration and Accounting. By F. A. Cleveland.....	657C59
Common School Bookkeeping. By S. S. Packard and H. B. Bryant.....	657B841
Corporation Accounting and Auditing. By D. A. Kleister.....	657K26
Loose Leaf Bookkeeping. By C. A. Sweetland .....	657SW4
Modern Accounting. By H. R. Hatfield.....	657H28
Modern Bookkeeping and Business Practice. By T. L. Montgomery.....	657M76
National Bookkeeping. By H. B. Bryant and H. Stratton and S. S. Packard.....	657B84
Philosophy of Accounts. By C. E. Sprague .....	657Sp7
Practical Bookkeeping. By J. Bennett.....	657B43
Science of Commercial Bookkeeping. By A. Hirsch .....	657H61

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are guaranteed to positively clean your place of Fleas, Moths, Roaches, Ants, Bedbugs, and Waterbugs in a few days. The best exterminator known.

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## PLUMBERS, Etc.

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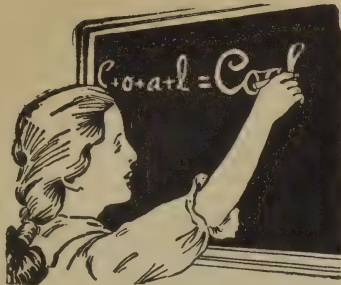
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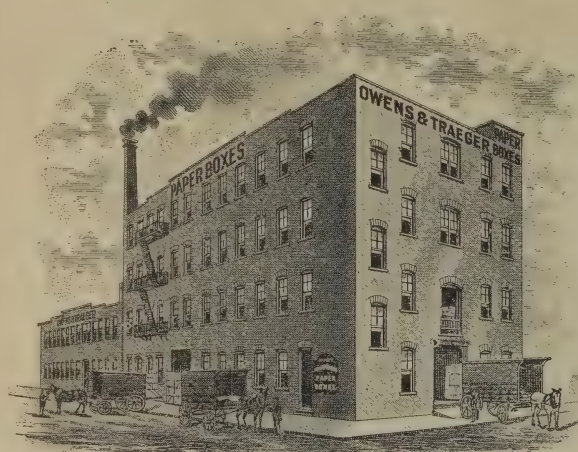
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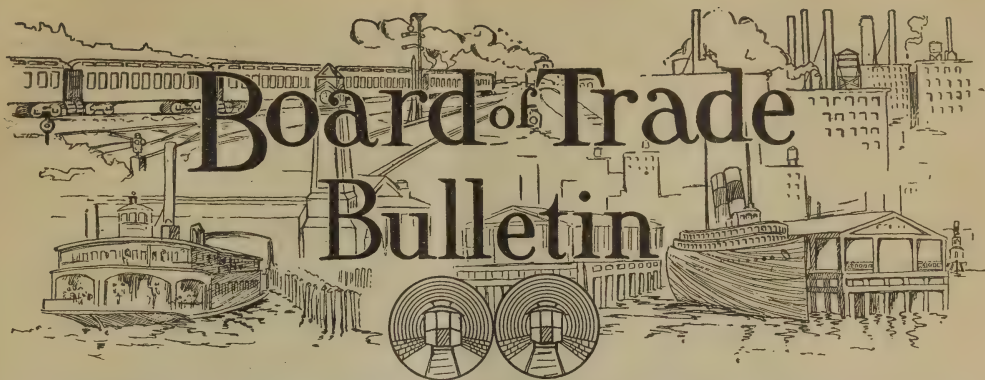
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## THIS NUMBER CONTAINS

Addresses by

Governor WOODROW WILSON

Mayor GEORGE GONZALES

Prof. WM. R. SHEPHERD

Judge WM. H. SPEER

President C. H. C. JAGELS

delivered at the Annual Dinner

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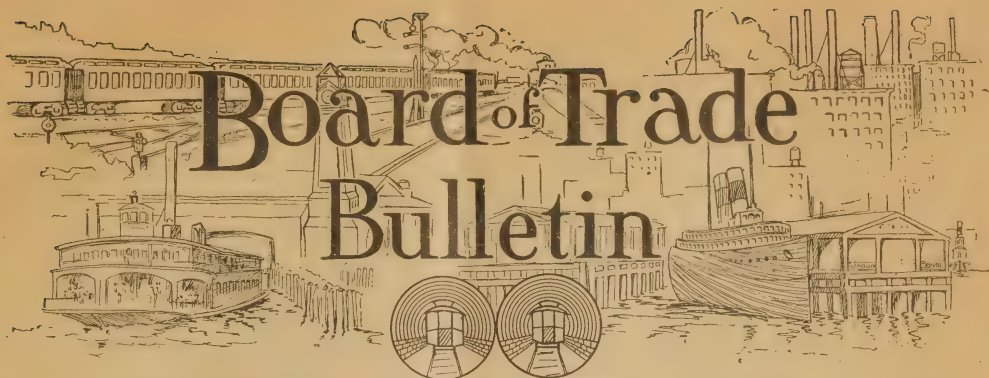
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SEVENTH ANNUAL DINNER of the HOBOKEN BOARD OF TRADE  
GERMAN CLUB, MARCH 2, 1911





Vol. I.

HOBOKEN, N. J., APRIL, 1911

No. 10

## The Seventh Annual Dinner

Governor Woodrow Wilson makes impressive address

Prof. Wm. R. Shepherd, Judge Wm. H. Speer  
and Mayor George Gonzales also speak

### Banquet a Big Success

The seventh annual dinner of the Board was held at the German Club on Thursday evening, March 2nd. Two hundred and forty members and their guests sat down to what was undoubtedly the largest banquet ever held by the Board. The big hall of the club was beautifully decorated with flowers and plants and the tables arranged lengthwise down the hall, at right angles to the guest table, over which President Jagels presided as toastmaster.

Prior to the dinner an informal reception was held, in the course of which many members were presented to Governor Wilson and the other guests. A large orchestra played popular and classical music throughout the evening.

The members had been permitted to invite the ladies of their families to hear the after-dinner speeches, and some fifty ladies availed themselves of this invitation. This innovation was exceedingly well received.

The affair reflected great credit on the Dinner Committee, of which Mr. Harry D. King was Chairman, and the Reception Committee, of which Mr. J. W. Rufus Besson was Chairman.

The most interesting part of the banquet was, of course, the speaking. The following is a stenographic report of the addresses.

As the Toastmaster arose to introduce the first speaker all the diners joined in singing the following song reminding our versatile and energetic President of very pleasant experience.

#### THE PRESIDENT AND THE SUFFRAGETTES.

(To the tune of "I've Got Rings on My Fingers.")

Oh, "Henry J." was asked one day

To speak on Woman's Rights

Before a crowd of Suffragettes—

That was a fight of fights!

He said they were not fit to vote;

They asked how could he tell,

He didn't know them well;

Their votes they'd never sell.

Then someone raised a yell:

"Oh, let him go to—" Well—

CHORUS.

Now he's got coal in his pockets

"And coal in his hat," and

He keeps it there for self defence,

You may be sure of that!

He'll keep his hands off Woman's Rights,

He'll shout for Suffrage when

He's told it's time for him to speak again—poor

Hen!

**Mr. C. H. C. Jagels, President of the Board of Trade, Toastmaster.**

Ladies and Gentlemen:—It is said that the average man fears not the jaws of death, but he does fear the jaws of life, and I must respectfully decline to discuss any further the suffragette question. My friend, the Judge, said something about the most—what was it Judge?—the most dangerous things in life are the most beautiful.

I ask the members of the Board of Trade to rise with me and to drink a toast to the health of the President of the United States. (Members rise and drink toast.)

Some time ago I was reading at home to my little girl a story of a noted divine who had been called to a distant city to deliver an oration. He went there, traveled fifty miles, and found quite a large audience gathered to hear what he had to say. He was introduced by a speaker who started talking and who kept on talking—this meeting was held in the open air—and finally a great storm gathered and came on in all its fury after he had talked for one hour and fifteen minutes. The audience was compelled to disperse and the divine and his friend, the introducer, gathered under the platform and found mutual consolation in a plate of ice cream. After that he went back to New York City, as the rain continued to fall, and all he had for his trip was a hundred mile railroad ride, a very flattering introduction and a plate of ice cream. When I left the house this evening my little girl said: "Now, father, don't you be a long winded introducer to-night."

I am going to make my part of the program just as short as it is possible to do it. We have been asked "What does the Board of Trade stand for? What does it do?" One of the things which we do stand for is honest and efficient local government; we try to build up the business of the local merchant and to help him get along; we want to develop the commerce and business of our city by inducing factories to locate here, and we strive to do everything in our power that will make our city a better place to live in and to do business in. I do not, at this time, want to speak of the work that has been done and that has not been done, but there is one thing we are engaging in at the present time that I would like to call to your attention, and that is the coming Budget Exhibit. We very often hear of things in our city which perhaps do not please us and we think that everything is wrong, when, as a matter of fact, such is not the case. We are very often in the position of a man who looks at a doughnut, he sees the hole but he doesn't see the doughnut. We have a great many of our city officials who are honestly trying to do that which is for the best interests of the city, and I know of nothing that will show this purpose to better advantage than the coming Budget Exhibit, which will be held the last two weeks in April.

As I said before, our Board stands for good government, and we have with us to-night a man who, although we may at times differ as to means and methods, is heart and soul with us in our work and is himself trying to give this city an honest and efficient administration. I take great pleasure in introducing to you as the first speaker of the evening his Honor, Mayor George Gonzales.

#### Mayor George Gonzales:

Ladies and Gentlemen, Mr. Toastmaster, Friends and Fellow Members:—First and foremost I would like to extend—and I consider it an honor to be allowed that privilege—the welcome of the city to his Excellency, Gov. Woodrow Wilson. (Applause.)

I was present at the last dinner of the Board of Trade, and, as is usual for the chief executive of a city, I made promises to bring about a number of improvements for the benefit of the citizens of this city. I am unable to say here to-night that I have fulfilled all of these promises, because of the opposition of a political system. I have tried to the best of my ability to bring about the necessary improvements, and I think that I have accomplished something at least. No other persons are better informed of the progress made by me in this city than the different members of the Board of Trade. Of course, there is room for improvement throughout the whole city. There should be, as has been recommended from time to time, legislation to assist the City of Hoboken to bring about a reduction of taxes, and to enable it to bring about the necessary betterment of the different departments in the interest of the taxpayer. Notwithstanding any economy practiced in this city, or how near we may succeed in bringing the city government to perfection, the county government, as now constituted, will destroy the good that has been done and prevent that which most interests the taxpayer, *i. e.*, the reduction of his taxes. The extravagance of the county government is such that I don't believe this city—no matter how economical it can be—can make it evident to the taxpayer that the officials in charge

of the city government have done their duty. I believe it is the duty of the Board of Trade to take it upon itself to inquire into the expenditures by the freeholders. The Board of Trade has, through its members, on numerous times rendered great assistance in bringing about a healthy condition in our city government, and it will be obliged to continue its good work, so that we may in the end have a government which the citizens can speak of with pride. I wish to take this opportunity to thank the President and the members of the Board for the support they have given me and to invite a continuance of the same, so that I may work with you for the balance of my term for a still better Hoboken. (Applause.)

I do not know as I can add much to this. I still invite any citizen to help me in my official duties, not only the gentlemen, but the ladies. (Applause.) At our reception on New Year's day we started something new at the City Hall. Instead of the old time politicians, we had a number of ladies come, and I hope to see them continue to do so, because I believe—while our President is not much of a suffragette, I think I am (Applause), or at least a believer in the movement. I guess that is about all I have got to say; I don't think you care to hear further from me, as we have stars here to-night that I am also anxious to hear. I thank you and I hope that the kind relations that have been shown me during the past year will continue and that I will be deserving of those kind sentiments.

#### The Toastmaster:

I may as well try to set myself right with the ladies. I don't know as I have expressed any decided opinions as to the merits of the suffragette question. (Applause.) I am afraid somebody will accuse me of crawfishing now, but I have not. You know the Mayor expresses his opinions rather forcibly at times, and after hearing his speech to-night I want to tell a story I heard about him: A man in Hoboken died the other day and he went right straight to h-e—you can guess the rest, he was right at home there—a strange thing that a man coming from Hoboken should be there—but evidently he was thoroughly at home; he walked around as though he was enjoying himself. Finally the "old boy" came along and he said: "Hello! you walk around this place as though you owned it!" "Oh, yes," the man replied, "Mayor Gonzales gave it to me before I left." (Laughter.)

You know, we are sometimes victims of misunderstandings and sometimes these little misunderstandings lead to serious results. I had a friend—or at least I heard of one—who went into a restaurant the other way and being somewhat epicurean in his tastes, he said to the waitress: "Have you got frogs' legs?" "No, I have not," she said, "it's rheumatism that makes me walk that way." (Laughter.)

Now I would like to have the Mayor understand that when the Board of Trade does not always walk in the straight and narrow path that he would like to have it, perhaps it is rheumatism that makes us walk that way.

As I said before, one of the things that the Board of Trade is interested in is the development of the commercial interests of our city. We have with us to-night a gentleman who is well versed in the history of the South American states and their trade relationships with the United States of America. I take pleasure in



introducing to you Professor Shepherd of Columbia University, who will speak to us on that subject.

Before Prof. Shepherd began his address the members sang this song, entitled:

### EACH PROGRESSIVE MOVEMENT

(To the tune of "Every Little Movement.")

#### I.

The Woman's Club have laid aside  
The gossip and the fudge;  
They aim to stir up "Civic Pride,"  
Our better selves to budge.  
And with them in this movement grand  
Our Mayor's pointed out;  
The Board of Trade goes hand in hand  
To turn things right about.

#### CHORUS.

Each Progressive Movement  
Has a humor of its own;  
Every Town Improvement  
Seems to strike your funny bone,  
Until into your brain comes stealing  
This thought: What's the use of squealing  
When the Board of Trade's appealing  
For a higher Civic Tone?

#### II.

Friend Horwood roots for Inland Baths,  
Baumgarten's at the Hall,  
And on the trail of Humphreys,  
To make him mend his Wall.  
And Campbell boosts the County Park,  
And Schroeder's keen to see  
If Shinn or Roberts hits the mark  
Or his veracity.

#### III.

But it makes no difference what we do,  
They'd damn us just the same  
If we should talk of cleaner streets  
Or build a Hall of Fame.  
Perchance we swat the "Building Code,"  
Or block a franchise grab—  
Then Larry's paper hands a knock;  
Likewise the one by Daab.

#### IV.

But let us for this evening heed  
No grave affairs of State;  
It were great shame to spoil a "Feed"  
At six fat bucks per plate.  
So we'll forsake that kind of fare,  
On solid grub to Fall,  
While Shepherd Speer(s) his lion's share  
And Wilson cries "That's all!"

### Prof. William R. Shepherd:

Mr. Toastmaster, Ladies and Gentlemen:—You have had so much variety this evening in the shape of music and meals that I feel sure you will pardon me if I divert you from the chief point, the central attraction, which is distinctly of a local character, and carry you far afield for the extent of ten minutes only, during which I shall speak of twenty countries, that is to say, two countries to the minute.

Now, we call these countries the funny little Latin-American States. Well, some of the states are little, a few of them are funny at times, but most of them are very big. I might say that, going southward of Mexico, we speak of the tiny Central American republics—I wonder if you realize that these are larger than the six New England States, the whole of the Middle States, plus Virginia. Salvador is just the size of the State of New Jersey, and that is "some" State. And if you go southward, you can put the whole United States in the republic of Brazil and have left room enough for a State half the size of Texas, or you could put the whole United States east of the Mississippi in the Argentine Republic and have room enough left for a State the size of New York, or you can take Chile and put one end of it on Portland, Maine, and the other end will reach to Carson City, Nevada. These are just a few illustrations, by the way, of the area that is to be found there. What kind of people live in these lands and how do they stand the climate? There is to be found as much variety of climate in the Latin-American republics as there is variety of politics in our local States, and that is considerable. You can have anything you like, hot or cold or tepid, depending upon where you happen to be, but bear in mind one thing—the further south you go, the colder it becomes, and the seasons are reversed.

What kind of people are found there? Are they civilized? They are more or less civilized, depending upon the country where you happen to be. True they have revolutions, but so do we, and instead of a four years' revolution—and it was the most awful in the history of the world—they have them strung over a much longer period, but they are not as bad as ours. Are these people well governed? According to their understanding, yes. One of the new features in their system of government is that they employ college professors to help govern them—you know the college professor in politics is something new in the United States. (Laughter.) You know in this country the college professor is not supposed to know anything about practical business questions. In some of the Latin-American states they employ college professors in the highest offices of state; in fact college professors are known to assume the presidency. Some have declared that this is the reason why they are so badly governed! I beg to differ. Among the best governed states in Latin-America to-day are those that have college professors at their head.

We have a vast call for trade in those regions. The relation of the Latin-American countries to the United States is the relation of a southern frontier to this country. Our western frontier has long since disappeared. You know the kind of men that advanced it. To-day we have the same kind of men working in Latin-America, and they are pushing the boundary of the United States slowly, surely, but irresistibly into this region. You do not hear much about it; they do not herald it, but they are working, whether they are prospectors or engineers, or whether they are simply bankers.

The great question that is brought to us to-day so frequently is the question of national conservation. Have we ever, in the course of our history, known what it is to practice intensive development? I take it not. Our whole history shows us that our practice has been one of expansion. Whenever we need more land we take it. We do not attempt to develop properly that which we

have. Now the cry is going throughout the country, how shall we conserve that which we already possess? As it is done in Germany, are we to develop our resources intensively, or shall we be true to our past history and seek more land? Now you know it is a serious question and one in which you are brought to a parting of the ways. Which of these two paths are we going to follow? Are we going to imitate Germany and England and France, or, finding that we are not in the possession of enough land within our borders, are we going to practice the territorial expansion that we have in the past? If that territorial expansion is coming, it can extend in only two directions. There are symptoms already of its extending northward; there are still stronger evidences of its extending southward, not with drum and trumpet, but with the slow persevering march of the North American business man. Now all we can do to strengthen the arms of those men who are carrying the banner of the United States into these vast regions of neglected resources to the southward, is that which can and ought to be done by just the class of men that are found here in the Hoboken Board of Trade. Men who understand the art of causing American business enterprise to establish itself firmly and well in this community can extend it still further. You must bear in mind that there are all sorts of opportunities offered to men who want to know about conditions in the vast states of Latin-America. Think of it, they have an export and import trade amounting to about two billions a year. Our share in that is less than one-fourth, but we have admirable opportunities for bettering it. And do you know who our chief competitor is? It is that country which contains the ancestors of many of you—Germany. One who studies in the different countries the methods followed by the German men of business must be struck with intense admiration; and if their descendants do as well in this country, we surely have a community here of which we have great reason to be proud. (Applause.)

#### The Toastmaster:

I think I will follow the Professor's advice and go down to South America to see if I can sell some coal there.

New Jersey, they say, is noted for two things, Jersey lightning and Jersey justice. The first part of that statement we can accept in a sort of a facetious spirit, but the latter part is founded upon an absolute statement of fact. I doubt very much if there is another State in the United States that can point to a judiciary composed of men of higher integrity or greater ability or animated by any greater desire to be of service to their State. We are having that very forcibly exemplified to-day; in Jersey City we find Judge Carrick, without any great blowing of horns, doing his best to right a great public wrong; (Applause) we find Supreme Court Judge Swayze giving all his time to help that cause; we find Judge Carey going from one end of the county to the other talking for good municipal government, and we also find Judge Mark Sullivan, after a splendid career in the Assembly, going around and trying to awaken the average citizen to a sense of his personal responsibility in the city government. We have here to-night a judge who, after a long and brilliant career as Public Prosecutor, was elevated to the bench. I understand he is giving decisions and judgments which appeal to all law-

yers, and that strikes me as a remarkable statement—I never thought it was possible to get all lawyers to agree on any one subject. (Laughter.) But they all seem to agree on our friend Speer, and I take great pleasure in introducing him to you this evening.

#### Judge William H. Speer:

Mr. President, Ladies and Gentlemen:—It seems to me that I am the only judge who is not going around doing something. Before I start to say what I purpose saying to this body of gentlemen, I am sure they will pardon me if I digress for a moment—there seems to be a great diversity of feeling between the Mayor and the President of the Board of Trade with respect to their views on the question of suffragetism. Now I am not going to express my opinion upon this subject (Laughter) but I am going to say that if suffragetism is entitled to triumph anywhere the charm possessed by the ladies gathered here to-night speaks most eloquently in favor of its triumphing here (Applause) and if I was not married now for a long time, I should like very much to say what I have to say about suffragetism face to face to each of the ladies present.

The last book I picked up as I left my home to-night before coming here—and once in a while now I do pick a book up, but I usually set it down very much quicker than I used to—was a volume of verses by Rudyard Kipling, and the last poem in the book, if I remember it, went something after this fashion:

"When Earth's last picture is painted,  
And the tubes are twisted and dried,  
When the oldest colors have faded,  
And the youngest critic has died,  
We shall rest—and, faith, we shall need it—  
Lie down for an aeon or two,  
Till the Master of All Good Workmen  
Shall set us to work anew.

"And those that were good shall be happy:

They shall sit in a golden chair;  
They shall splash at a ten-league canvas  
With brushes of comet's hair;  
They shall find real saints to draw from—  
Magdalene, Peter and Paul;  
They shall work for an age at a sitting,  
And never get tired at all!

"And only the Master shall praise us,

And only the Master shall blame;  
And no one shall work for money,  
And no one shall work for fame;  
But each for the joy of working,  
And each in his separate star,  
Shall draw the Thing as he sees It,  
For the God of Things as They Are."

And if I may be permitted to take the last part of that poem as a text for what I have to say I shall do what the Chairman suggested to me a moment ago; he said "I must eliminate one speech, I must abbreviate the Professor's speech and you must expurgate yours." And I shall expurgate it, I shall abbreviate and condense it as much as I can, in order that he, whom you have come to hear, you may hear as fully as he deserves, and that is as fully as he desires to talk to you. The point is that each of us in his separate star shall draw the things as he sees it for the God of things as they are. In other words, we



want more candor in our public life and less of slander. (Applause.) We want what the Governor has fittingly phrased "Pitiless publicity," but we want at the same time just publicity. I have the supremest contempt for that man who finds fault with everybody for everything, and is able to prove nothing against anybody. (Applause.) Everyone knows that the millennium has not come and is not going to come in Governor Wilson's time, but everyone knows that Governor Wilson is going to do what he can—and that is much—to remedy conditions that are remediable. I want to say to you while I am talking about this, that I am not speaking in the presence of the Governor with any hope of obtaining anything from him, for my term does not run out while he is governor. (Applause.) And, therefore, what I say I think may be accepted as a tribute of one man who desires to see things better to another man who is doing much to better them, and so we find, as I said, that the millennium will not come in his time; you must not expect too much.

All down the procession of the years you will find sign posts of great men, put there by them, indicating the impossibility of getting full fruition from political policies within the life time of any generation. You will recall that Froude said that each day leaves its creeds and philosophies displacing all that went before, and in its turn to be displaced by the next. Each age will have its political panaceas for all human ills and ills will not be cured by them, and so it is that we find so-called statesmen—and if I may be permitted to stop for a moment, I want to define the kind of statesman I speak of—a statesman is a man who can see clearly the mistakes of everybody but himself (Laughter) and the mistake in everybody's project but his own. Then we find the hypocrisy of the old class politician; such a man may be defined to be one who promises everybody everything and then gives something to the wrong man. We find new parties springing up, parties which may be defined to be those who desire the triumph of principles which are extremely popular, but which are really unsound; and so I say in these modern times we find all these temptations to turn aside from the really straight path that leads to real progress.

Now I am a friend of progress, I believe that life consists in it; to stand still is impossible; if you attempt to stand still you retrograde. You have got to go forward, but you have got to go forward, as Governor Wilson has well said, only if you know the facts. And so in this State many projects will be presented to the legislature and many projects will be presented to the Governor.

I am satisfied that the Governor will not act until he knows the facts and I hope the legislature will not act until it knows the facts. You gentlemen have a right to demand of them and of him that neither shall act until they know the facts and know them thoroughly.

And now this thought brings me to one point which I desire to make before sitting down: What is the function in any community of a Board of Trade? It has a function, you have your banquet here and that function is rarely spoken of, but that function is to put your finger on the popular pulse to discover what the people need in the community and to discover the best way of obtaining it, and then to bring that matter to the attention of those functionaries in the government that can bring to pass that which you desire—in other words, to bring it to the attention of the legislature in the first instance, but if you think it a better way, I think it is, to bring it to the attention of the Governor, so that he can embody it in his message to the legislature and ask for its passage, for after all what is the law, the written law? It is nothing but the response of the legislature to the wants of the people. You must find out those wants; you must demand that they be remedied, and if they are not remedied you must punish those who refuse to remedy them in the proper way. (Great applause.)

#### The Toastmaster:

An introduction of the next speaker is hardly necessary; we all know him as a man who has devoted his life not only to the educational problems of the country, but who has made the theory and science of government a life study and now he is in a position to put it into practice. It has often been said that theory and practice do not work in harmony, but in this case they have, and that for a single reason, that the foundation of the theory was sincerity and an absolute determination to keep faith with the people. (Applause.) New Jersey in the past has had great governors, but I doubt very much if we have ever had one who has so enjoyed the confidence of the great mass of the common people, who, regardless of party affiliations, have acclaimed him as a tribune to whom they will never appeal in vain. (Applause.)

Ladies and Gentlemen, Members of the Hobboken Board of Trade—it is my great honor and great privilege to present to you his Excellency, Governor Woodrow Wilson.

Before the Governor could rise to make his address the members of the Board began to sing this song:

#### WOODROW WILSON'S A FRIEND OF MINE.

(To the tune of the chorus: "Budweiser's a Friend of Mine.")

Woodrow Wilson's a friend of mine,  
A friend of mine; yes, he came in time!  
Whipped the bosses and trusts in line—  
He's the real sensation!  
My! but he handed Jim Smith a "lime,"  
Sour and juicy and in its prime!  
That's what he did, sir;  
This Democrat kid, sir;  
And now he's a friend of mine!

## GOVERNOR WOODROW WILSON

Mr. President, Ladies and Gentlemen: Your greeting is indeed most gracious and I appreciate very deeply the welcome that you accord me. I was very much touched by the last words of your President in introducing me.

I have a very profound belief in the common people of this State and of this great country and I always feel in addressing an audience like this that it is not in them but through them that I reach the common people; for you, gentlemen, are not the common people. You are removed in circumstances and sometimes in sympathy from the great mass of the citizenship of this country; you are not among those who every day feel the absolute pinch of the necessity to work; you are most of you men who have between you and that necessity a certain margin of resources upon which you can depend—a certain leeway of leisure—a certain opportunity to do the things that you please rather than always the things that you must, and it is absolutely necessary, if you would regard the problems of the government in their true light, that you should constantly recall to yourselves the circumstances of the great mass of your fellow citizens.

I was just now agreeing with one of the gentlemen at this table that probably the judgment—the independent judgment—of a country like ours is not lodged in the men who have prospered and risen to the top in business.

A certain gentleman said the other day that he had hoped that he might have, in one of the houses of Congress, one more term in which he could end his life as a free man: "For," he said, "I have spent my life serving the rich." Now how true it is that many of us, gentlemen, that we are spending our lives serving certain interests to which our personal advancement is tied, as a slave is tied at the tail of a cart! And how many men can release their judgment upon a free field and look at the progress of the country as if their personal fortunes were not involved? How many men can be, through one hour of discussion, indifferent to the considerations which touch their personal fortunes? How, then, are you going to root your politics in the soil which is the real source of its purity and of its strength? There is a great deal of prejudiced nonsense talked about the "Interests," with a capital "I." Nobody can be blind to the fact that there is a great deal that is said about men in a large way of business and manufacture that is merely slanderous in character, as Judge Speer so truly intimated, and yet there is a contrast in our lives—obscure it and explain it as you will—between what we call the "Interests" and the general welfare of the community. Men who concentrate their attention too much and too long upon the particular interests of the great businesses they are engaged in do lose touch with the common people and do obscure their judgment with regard to the fortunes of common men, and a very interesting thing has happened in our politics in recent years: Why is it that party lines have, in recent months, become so obscured and parties seem upon the point of dissolution? Why is it that there is talk of the reformation of parties? Why is it that there is a very slight difference between one party platform and another party platform—all sorts of men claiming to be for the same things? Is it not because we are not now really debating political policies! We are de-

bating nothing else than the fundamentals of our government—we are debating nothing else than the question: "Have we a democratic government?" Have we a representative government? Have we a government whose connections are with the general body of the people and which responds to the impulses of the people and to the judgments that lie in their hearts?

What is the main question now pending at Trenton? There is not a party question now being discussed there that I know of. Is it a party question whether workmen shall be properly protected by—or rather compensated—for the injuries necessarily incidental to our very dangerous modern processes of industry? That is a question of equity, of justice, of humanity—it is not a question of politics or of parties. Is it a party question whether we shall control in some fair and adequate fashion those great corporations which serve the daily and hourly necessities of our lives—the corporations that we call public service corporations? There is no politics in that, there is merely the question of whether communities shall have command of their own lives or not, or shall have those lives dominated by men who dominate them for a private profit. Is there any politics—any party politics—in the question whether men shall spend money for illegitimate purposes in elections; whether elections shall be put upon the basis of purity and economy or not? There is no party politics in that, there is merely the question of purity, of the genuineness of our government, of whether the men who are put into places of authority get there by fair means or foul. It is a question of the integrity of our government. But that is not the deepest question of all, and that is not the main question which is being debated at Trenton. The main question is whether the people shall have access to their government.

The fundamental bill of this session, gentlemen, is the bill that is called the Primaries and Elections Bill, which, for the present, at any rate, bears the name of one very excellent member of the Assembly, Mr. Geran, of Monmouth County. What does this bill try to do? What is the difficulty, gentlemen, and the discouragement that you suffer under, as a Board of Trade, whenever you try to better political processes and municipal conditions? I have not asked you individually this question, but I have heard this question answered all over the United States, as I have gone from one part of it to another; the attitude of the most busy and thoughtful men towards their government is an attitude of indifference, because it is an attitude of despair. They say "If we go to the primaries how do we know that our votes are going to be counted? If we take part in the elections what choice have we except the choice between the nominees of one political machine and the nominees of another political machine, and so far as that is concerned we would as leave settle it by the toss of a coin, because if either set of these men is elected to office they will take their orders from the machine, and we did not elect the machine, and we cannot put it out of business and therefore we cannot get access to our own government." And why does the machine try to conduct its affairs with such separateness from what would seem to be the source of its power? Because it has come about that the will of the people is not the source of their power. The source of their power is money derived from



men conducting great enterprises of business. There are men in every board of trade who are partners—intimate and constant partners—with the political machines which the boards they are connected with are pretending to fight. I am not stating anything that you do not know—I am simply one of those rash persons who says out loud what everybody thinks. (Great applause.)

Now the business of politics at this moment is to reconstitute our government by putting it upon its right basis again, which is the basis of the popular will and not the basis of private arrangement. The partnership is about to be dissolved by public process; the partnership is about to be made impossible by pitiless publicity. (Applause.) Pitiless not towards those who are honest—not towards those who are seeking, even in some partial and blind and groping way, to serve the general interests, but pitiless towards those who are forming an alliance to serve only themselves—afraid that changes will be made because of the effect that the changes will have upon their bank accounts.

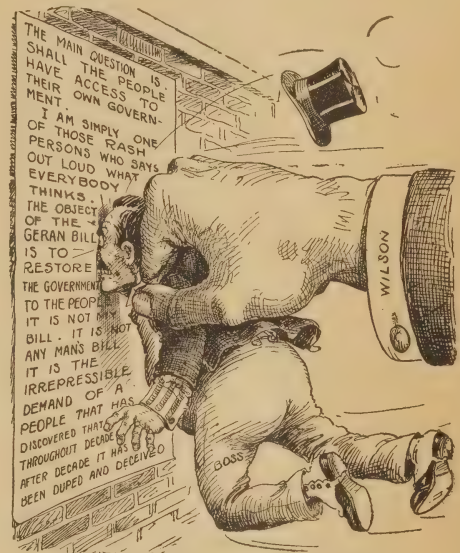
Now the object of the Geran bill is to restore the government to the people and the Geran bill is going to be adopted. (Applause.) I know that it is going to be adopted because I know the people of New Jersey want it. I don't want it except as one of the people of New Jersey. It is not my bill, it is not any man's bill. The beautiful thing about it is that it is every man's bill. It is the bill that comes from that irrepressible demand of a people that have discovered that throughout decade after decade they have been duped and deceived. (Applause.) There are going to be open primaries for every kind of office, and there are going to be men set to count the votes, who will count them as they are cast, or we will know the reason why. (Great applause.)

And I want you to observe, and observe very critically, who are opposing this bill. They are not opposing it in public; they are opposing it chiefly in private; most of them will not even venture to come to Trenton, because there are wide open eyes in the Governor's office. (Applause.) They work with the Assemblymen and Senators at home. Now the beauty of the present legislature is that it cannot be worked. I have associated with these gentlemen long enough to have a perfect confidence that they are not going to be imposed upon any longer and made the dupes of designing persons in order to disgrace themselves and disappoint their constituents. Every newspaper in this State that has habitually supported the wrong enterprises is opposed to the Geran bill, and every man who wants to preserve the private power of the machine is against the Geran bill.

Now I dare say there are defects in the Geran bill; there are many parts of it in which the judgment of practical and honest men may differ, but what we are going to do is to get it into as good a shape as any bill can be got, and then we are going to stand for it in every section, and then, if experience proves that it needs amendment, it can be amended afterwards. The present plan, let me tell you, is to pick flaws in it to get time—to talk it to death—and nobody can talk more plausibly with regard to the practical operations of the bill than those who want to kill it—some of them have been adepts in this kind of talking throughout their careers—they are innocent persons for the most part; they think they are imposing upon us; they think we do not know what they are after; they think that the

cloven hoof is neatly hidden under the skirt of the garment. But there is every sign of the beast in the argument, and they are deceiving nobody—not even themselves.

It is absolutely necessary, gentlemen, that in matters of this kind you should not resolve yourselves into a debating society, but should make up your minds whether the object of a bill like this is to serve the people, and when you find that it is to serve the people, get back of it and sustain the men who are trying to put it through. (Applause.) Any smart man can start objections, but only a great man can waive objections and say: "I am not going to put my judgment against the common good; I am going to stand for this thing through thick and thin." Now I am not saying these things because I have the least nervousness as to what is going to happen to the Geran bill; I have not. We have discovered some very interesting things in recent months in New Jersey. I



"CAN'T YOU SEE IT YET?"

*Courtesy of Jerry v Journal*

believe that a few months ago very few people believed that a serious discussion of public questions on a public platform would result in uniting the people for intelligent action, but anybody who once believed that has been undeceived.

If I may speak of my experience, I have found audiences made up of the common people of this State quicker to take a point, quicker to understand an argument, quicker to comprehend a tendency and to comprehend a principle, than many a college class that I have lectured to—not because the college class lacked the intelligence, but because a class of college boys are not in contact with the realities of life, and a body of the common citizenship of New Jersey is in contact with the actual life day by day and you do not have to explain to them what touches them to the quick. If you will go out and explain to these people what it is you are, trying to do, they will waive all minor objections and they will see to it that you are sustained in doing it. The only thing that you have to prove to them is that you

mean to serve them, that you mean what you say, and that the thing you are least afraid of is the man who is crooked—for the only thing you have to do with a man who is trying to do the wrong thing is to make them stand up in public and explain it. (Applause.) If you find men buttonholing you and buttonholing your representatives, and criticizing the primaries and elections bill, hire a hall for them and get them to go up on the platform and tell you why they are objecting. (Applause.) They will decline the challenge. There is nothing that so chills the ardor for wrong as exposure to the open air.

I have been told that it requires courage to advocate a popular cause; unless I misread history the only thing that requires courage is to oppose it, because the thing that a man ought to fear is not the interruption of his present prosperity, but the permanent disrepute of his good name. (Applause.) In years gone by when I was only a "literary feller" I used to enjoy a certain grim satisfaction in hearing certain public men make public excuses for their careers, for I used to know that it was quiet men like myself sitting at study tables reading the records that would tell all posterity what to think of those men—that their voices would die with the hour, and that the records of history would rise up against them generation after generation, and those who were descended from them would wish that they had never been born.

What are we trying for, gentlemen—the satisfactions of the little span of time that we spend in this world? What are we trying for—the comforts of our bodies, the things that we put in our stomachs, the mere pleasures with which we will

try to kill time and spend it? Or are we trying for the permanent satisfaction of our spirits? Are we trying for that peace which comes with the attempt—at any rate the honest attempt—to perform one's duty? Are we trying to enjoy things that men envy us while they despise us, or are we trying only for those things which will rebuke envy, and bring us only honor and the love and respect of our fellow men? Do we wish to make government a private business for our own behoof, or do we wish to advance the interests of the community? Do we wish for the private satisfaction of selfish triumph, or do we wish for that nobler thing which seems to connect us with the whole spirit of humanity, which seems to fill our lungs with the breath that blows through the ages, the breath which is the breath of the immortal principle? Are we trying to live for a little time, or are we trying to becken to other men like ourselves up the long slope that leads to final achievement? We will never fall by the way if we follow with their blessings and not their reproach in our ears. I am not leading these things that seem of temporal interest to too high a level in this question—I am trying to tell you what I believe with all my heart they contain by way of their essential principles. Let no man mislead you nor deceive you. In this day by day struggle for the interests of the people we are connecting ourselves with the long processes of history—with the authentic purposes of providence. We are proving ourselves akin to the great spirits which stand for every country as the stars which they follow through the dark night and blaze when the morning comes. (Great applause.)

## PRESENT STATE OF FUND APPROPRIATIONS

### SOME EXHAUSTED AND MANY BILLS UNPAID

At the present time our Board of Tax Commissioners are in session hard at work making up the annual budget. They appropriate to the various departments of the city government the sums of money which they think necessary to properly conduct the affairs of the city. Under the law the members of this Board must be freeholders of the city and as a rule they have performed their duties honestly and, in the limited time at their disposal, to the best of their ability. The salary attached to the office is nominal and the members serve more for the reason that it is a civic duty rather than for the financial remuneration.

There is a law on the statute books which makes it a criminal offense for any public body, to whom is entrusted the disbursing of these funds, to exceed the appropriations, but it would seem that this law has in the past been more honored in the breach than in the observance. During the past few years there has been no financial statement of the city published, our tax-payers do not know how their money has been spent and this naturally has aroused a feeling of suspicion and distrust.

Now it must be admitted that at times a condition of affairs arises when, in order to conserve the city's interests, a public body must expend some money for which appropriations have not been made, or perhaps have been exhausted, but these are exceptional circumstances and when done openly with a frank explanation to the

people, do not merit condemnation.

Now what is the condition of our various fund appropriations for the fiscal year running from May 1, 1910, to April 30, 1911? An examination of the unpaid bills on file at the City Hall reveals a rather startling condition of affairs, showing as it does, not only that appropriation after appropriation has been exhausted, but that many of our merchants and business men are unable to collect money honestly due them. What are our tax-payers going to do about the matter? Is it not time to call a halt on this lax method of doing business?

The Bulletin submits herewith a statement showing the condition of the fund accounts as of March 7, 1911, amounts regularly appropriated, amounts expended, balance (if any) on hand, and a complete list of the unpaid bills on file in the office of the City Clerk. This statement speaks for itself and requires no further comment.

### PUBLIC GROUNDS AND BUILDINGS.

#### Appropriated:

Supplies for City Hall, etc.....\$300.00

Repairs for City Hall, etc..... 572.85

\$872.85

Bills Paid—June 1, 1910, to March 7, 1911. 742.12

Balance to Credit of Fund.....\$130.73



## Bills on File Unpaid.

DATE PRESENTED	NAME	ITEMS	AM'T.
1908			
Sept.			
23.	Colum'a Insecticide Co.	6 bbls. absorbing dust..	\$72.00
1909			
June			
23.	Colum'a Insecticide Co.	Disinfectants .....	99.00
Dec.			
15.	Germoline Co.	Disinfectants .....	62.00
Aug.			
24.	Max Klimkeit.	Storing Awnings, etc..	12.00
24.	T. Bowes & Bros.	Plumbing Repairs....	80.17
24.	T. Bowes & Bros.	Plumbing Repairs....	29.45
24.	Hob. Elec. Equip. Co.	Repairs .....	10.00
24.	Hob. Elec. Equip. Co.	Repairs .....	15.50
24.	J. M. Patterson.	Supplies .....	39.93
1910			
Sept.			
28.	East'n Safe & Vault Co.	Repairs .....	4.00
28.	Geo. Pinner.	Repairs .....	9.00
28.	Worlds Best Mfg. Co.	Bug Destroyer.....	78.00
Oct.			
26.	W. D. Bindewald.	Supplies .....	17.50
26.	F. Cordts Furn. Co.	Repairs .....	8.10
26.	J. M. Patterson.	Supplies .....	41.90
26.	J. M. Patterson.	Supplies .....	17.50
Nov.			
23.	W. R. Wilson.	Repairs .....	62.30
23.	James Murray.	Street Sprinkling....	10.00
23.	W. R. Wilson.	Repairs .....	87.25
23.	W. D. Bindewald.	Supplies .....	11.55
23.	Hob. Elec. Equip. Co.	Repairs .....	8.25
Dec.			
14.	Tietje & Christ.	Supplies .....	64.33
14.	Hob. Elec. Equip. Co.	Repairs .....	9.50
14.	T. M. Abell & Co.	Supplies .....	5.00
14.	P. Driscoll.	Repairs .....	50.34
14.	J. M. Patterson.	Flag .....	8.00
14.	J. M. Patterson.	Supplies .....	27.90
28.	C. Muzzi & Co.	Supplies .....	2.10
28.	J. M. Patterson.	Supplies .....	9.00
28.	Fagan Iron Works.	Repairs .....	19.48
28.	T. M. Abell & Co.	Supplies .....	11.35
28.	O.K. Elec Equip. Co.	Elec. Repairs.....	18.50
30.	C. F. Meyer.	Supplies .....	13.50
1911			
Jan.			
11.	J. Ritter.	Attending clocks.....	22.50
11.	F. Cordts Furn. Co.	Stove .....	4.98
11.	Thos. F. Devlin.	Signs .....	11.00
25.	Chas. Roerecke.	Clock Repairs.....	3.00
25.	T. Bowes & Bros.	Plumbing Repairs.....	14.70
25.	J. Meyer.	Recaneing Chairs.....	12.50
25.	W. A. Barrett.	Washing Towels.....	6.00
Feb.			
8.	Howell Bros.	Furniture .....	21.00
8.	Howell Bros.	Supplies .....	4.90
8.	Howell Bros.	Furniture .....	34.25
23.	Hob. Elec. Equip. Co.	Repairs .....	7.50
March			
8.	A. F. Mischo.	Toilet Paper.....	5.00
8.	W. A. Barrett.	Washing Towels.....	6.00
POLICE DEPARTMENT.			
Amount Appropriated.....			\$149,450.36
Amount Spent to March 7, 1911.....			124,759.34
Balance on Hand.....			\$ 24,691.02
Salaries (Estimated to End of Fiscal Year)			\$ 23,596.48

Continued on Page 15

... THE ...

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202 WASHINGTON ST., HOBOKEN, N. J.

586 WASHINGTON ST., N. Y. CITY

# BOARD OF TRADE BULLETIN

ISSUED MONTHLY BY THE

## HOBOKEN BOARD of TRADE

At No. 202 Washington St.,

Hoboken, N. J.

Telephone 555 Hoboken

NOTICE TO ADVERTISERS—Changes of copy should reach this office not later than the 10th of each month to insure insertion.

ADVERTISING RATES furnished upon request.

SAMPLE COPIES sent prepaid for the asking.

Members may secure extra copies of the Bulletin by addressing the Secretary.

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	E. W. Martin
	Adolph Lankering

10  APRIL, 1911

Civic pride means civic progress.

\* \* \*

The Annual Dinner was a hummer.

\* \* \*

In point of attendance and enthusiasm the Annual Dinner was the most successful ever held by the Board.

\* \* \*

We publish in this issue a complete report of the speeches delivered at the Dinner.

\* \* \*

Mr. Robert Rieser was the author of the songs sung at the Dinner. They were clever "take-offs" on some of our members.

\* \* \*

The Budget Exhibit, which will be held the latter part of April in the Steneck Building under the auspices of the Board of Trade, will be the first of its kind ever held in the State of New Jersey.

\* \* \*

We regret that Professor Shepherd was unable to give, because of the limited time assigned to him, a fuller presentation of the trade development with South America. This is a subject of which he has more than an intimate knowledge.

\* \* \*

Those of our members who had the good fortune to hear Governor Woodrow Wilson speak at our Dinner will long remember it. He showed a remarkably keen appreciation of the needs of the common people. The treatment of his theme was profound and sympathetic, his English incisive and vigorous, his logic convincing. It was an impressive—a great—speech!

\* \* \*

Many complaints have been made about the smoke nuisance existing in the upper sections of the City. The stacks of the power station and the gas works seem to be contributing more than their share to the smoke in that part of the City. The City authorities have sufficient power to abate these nuisances and they should take the necessary steps to do so.

The present method of disposing of the garbage and waste matter in the meadows is coming in for a great deal of criticism these days. Last year, garbage was dumped into the meadows, with the result that millions of flies were bred, to the great inconvenience of manufacturers in that section of the City. We have called the attention of the Board of Health to similar conditions existing this year, and a determined effort will be made by us to prevent a recurrence of this unbearable condition of affairs.

\* \* \*

The utmost vigilance on the part of the officers of the Board seems to be necessary to prevent the passage of bills by our Legislature that are harmful to our City. The Subway Bill, now apparently killed, would have saddled Hoboken with an additional yearly tax of approximately one hundred and twenty thousand dollars. A poor bill that is now pending would flood New Jersey with the paupers of New York and Pennsylvania, not to speak of the great increase in the cost of maintaining county institutions that would result. And Hoboken raises fifteen per cent. of the moneys spent by Hudson County.

\* \* \*

We regret that space does not permit us to publish the address made before the Board at the March meeting by Mr. Henry Lohmann, Chairman of the Board of Assessors. In the course of his remarks Mr. Lohmann said that other sections of Hudson County had fared as badly, if not worse, than Hoboken when the tax valuations were raised a few years ago. Mr. John Keresey has maintained that in the comparison between Hoboken and North Hudson, for instance, Mr. Lohmann fails to take account of the greater increase in new buildings in North Hudson, and therefore a comparison of totals does not express its true ratio. Instead the value of the old buildings in both sections, exclusive of new, should be contrasted. Mr. Keresey contends that if this is done our City will show the greater increase.

\* \* \*

That the present system of municipal government shows remarkable opportunities for shifting responsibility was illustrated by the Honorable John MacVicar recently in one of his public addresses in this State. He said that a citizen of Des Moines, Iowa, had gone to the Councilman from his ward complaining that the rain storm of the night before had flooded his cellar and had drowned all of his chickens which he had housed there. The flooding was caused by the defective construction of the roadway in front of his house, and he sought redress for his loss. His Councilman, after listening attentively to his story, told him to see the Chairman of the Drainage Committee of the Council; this gentleman, however, disclaimed all knowledge or responsibility and referred him to the Street Commissioner; the Street Commissioner told him that that matter did not come within his jurisdiction and directed him to the City Engineer; the City Engineer told him that his complaint should be brought to the Department of Public Works, who would attend to the same, but this Department in turn stated that it had no jurisdiction, and that his complaint was a matter for the Common Council as a whole, and told him to see his Councilman, who would bring the matter to the attention of the Council. Thoroughly disgusted, he came back to his Councilman and told his tale of woe, who by way of consolation said to him: "Well, Jim, I guess you will have to go to raising ducks."



Have any of our members experienced that same shifting of responsibility in our own city government? Under the simplified, elective Com-

mission Form of Government you will be able to put your finger on the man responsible—and he wont shift the blame to anyone else either!

## PRESIDENT'S COLUMN

The thanks of the Board are due to Mr. J. W. R. Besson for his efforts in making the annual banquet a success. He secured the attendance of Governor Wilson and as Chairman of the Reception Committee did all in his power to make members and guests feel thoroughly at home.

It is also a pleasure and a duty to make mention in this column of the untiring efforts of Mr. Harry D. King, who as Chairman of the Dinner Committee again gave proof of his interest in the work of the Board and a willingness to assume responsibilities which could not be lightly discharged.

The present month concludes the official year of the Board. At the next meeting new officers will be chosen and another year of active work in the interests of our city begins. I want to express my sincere thanks to the members of the Board for the cordial support given me during my term of office. It has been a pleasure to have the great privilege of meeting, associating and working with the individual members of the Board, comprising as it does the leading manufacturers, business men, tax-payers and professional interests of our city. A word of appreciation is also due the press. The meetings and the work of the Board have been faithfully and accurately reported, and a great part of the success of our efforts has been due to the painstaking efforts of the press representatives delegated to our meetings.

From now on and until the close of the Legislature, both the President and the Secretary will

attend the sessions of this body in order to further or oppose the various bills affecting the interests of our city. It means considerable work and time, but it all goes with the job.

During the coming year the new officers should be given a little better support by some of the committee members who have been rather negligent in their attendance at the meetings. Every man's conscience tells him whether he has been faithful in his duty to his City and his Board and just let this note be a reminder to work just a little bit better, a little bit harder so that at the close of another fiscal year it can truthfully be said that every member lived up to his responsibilities.

I also want to urge a better attendance at the monthly meetings. It is certainly discouraging to face an array of empty seats and if the members will only do their part in attending the meetings, it will be an inspiration for the officers and Trustees for stronger efforts on their part.

Few members realize the work that is being done for the Budget Exhibit. It will be a revelation to our members and no citizen will have any excuse after the close of the exhibition for not knowing how the city money is being expended.

Messrs. John Steneck & Sons have made the success of the Budget Exhibit possible by freely and without charge extending the use of their magnificent new banking building. Public spirit is not dead in this city—while men of the calibre of the Messrs. Steneck are living and doing business in our midst.

## GOVERNMENT BY COMMISSION

### Several Bills Introduced into the Legislature.—Thirty-two Boards attend Hearing

Widespread interest is being taken in the agitation to bring about the enactment by the Legislature of a law permitting cities to assume the Commission Form of Government. This movement for a simplified, elective Commission Government, consisting of a small body of men having complete control of the entire affairs of the city, has met with approval throughout the State. It is being backed by no less than thirty-two strong Boards of Trade, representing cities having a population equivalent to one-half that of the State.

Our Board of Trade is taking a very active part in the movement. Our Committee on Commission Government, by its Chairman, Mr. W. L. E. Keuffel, and the Secretary, was represented at a number of the conferences of the commercial organizations held at Trenton and Newark during the past few months. The result of these conferences was the drafting of a comprehensive bill embracing all of the best features developed by the so-called "Des Moines Plan" and including the excellent safeguards of the initiative, referendum and recall. A committee of lawyers headed by Judge Robert Carey drafted this bill, which was, at the request of the Trenton Chamber of Commerce, introduced by Assemblyman Walsh. The so-called Walsh Bill has been reported out

of committee favorably and is up for action in the Assembly.

### Provisions of the Bill

This bill provides for a Board of five Commissioners, and in towns of less than ten thousand inhabitants three Commissioners. They are to be elected for a four-year term, but are subject to removal at any time for dereliction of duty. It contains a schedule of salaries, depending upon the population of the City. In Hoboken the Commissioners would receive two thousand dollars annually and the Mayor two thousand five hundred. The Mayor, by the way, is to be elected from among the five Commissioners chosen at the polls.

The business of the City is to be divided into five departments; to wit: 1, Public Affairs; 2, Accounts and Finance; 3, Public Safety; 4, Streets and Public Improvements; 5, Parks and Public Property; each Commissioner having charge of one of these departments, to which he is assigned by the Board as a whole. Boards of Education are not affected by this act. All appointments of employees are to be made under the Civil Service Laws now on the Statute Books, and they may be removed only by a majority vote of the Board, following a public hearing.

Candidates may be placed in nomination for Commissioner by having one-two hundredth of the voters at the last general election sign his petition. The elections are to be in the spring, and separate from general elections. Any official may be recalled at a special election, when 25 per cent. of the voters demand such an election. This bill, if it becomes a law, does not become operative in any city unless such city should decide at an election to bring itself within its provisions.

#### Hearing Before Legislative Committees.

At the hearing on the commission government bills, which was held in Trenton on the 14th day of March, 1911, before the Municipal Corporations Committees of the Senate and House, the Secretary of the Board was present and spoke in favor of them. Some twenty representatives from the thirty-two cities present also spoke on the subject. The hearing demonstrated to the Senators and Assemblymen the undoubted desire on the part of the progressive cities to assume a more enlightened and simplified city government. In this connection it is interesting to read a comment made by the *Trenton Times* in a recent issue. It said:

"So rapid and keen has been the awakening to the commission form of government for cities that at the present time almost one-half the total population of New Jersey is alive and earnestly interested in the matter. The total population of the State is 2,537,167, of which 2,057,475 is embraced in the cities, towns and boroughs. Twenty-one of the cities and towns of the State, with a total population of 1,281,797, are aroused and working for commission government. In other words, three-quarters of the city and town population and nearly one-half of the total population of the State, is actively behind the pending legislation on the subject."

Our Committee is about to send a circular letter to our members, requesting them to write to our legislators urging them to pass the commission government bill.

#### NEW FUND FOR HOME TRADE.

The Home Trade Committee is making a systematic canvass among merchants, manufacturers and all business men for contributions to a second fund wherewith to stimulate home trade. The campaign of last fall brought greater results than even the most hopeful thought possible. From all sources come reports of increased business. The committee contemplates a wider yet more intensive form of advertising, and feels that the fund will be liberally subscribed to.

## \$ ANYBODY OWE ? YOU MONEY

If so, we CAN collect it, and our charges for honest service will be most reasonable in EVERY instance. We solicit a trial.

The Commonwealth Collecting Co.

INCORPORATED  
TERMINAL BLDG. 68-70 HUDSON ST.  
SUITE 307-308 HOBOKEN

Established 1893

Leading Jeweler

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FINEST DIAMOND DISPLAY IN THE CITY

234 Washington Street

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Portrait and Commercial Photography

Interiors and Exteriors Groups a Specialty

WM. MANEWAL

HOBOKEN'S LEADING AND MOST  
POPULAR PHOTOGRAPHER

520 Washington St., HOBOKEN

"Manewal" on a photograph is a guarantee of permanence and excellence of finish.

## TYPEWRITERS, \$8 AND UP

Slightly used and Re-built machines of all makes at remarkable bargains. Machines rented and repaired. **HILLBURN TYPEWRITER CO.,**  
49 Montgomery Street, Jersey City, N. J.



## UMBRELLAS and CUTLERY

Barbers' Supplies  
Toilet Articles

Hermann Hoppe

108 FIRST ST.

## SPOHN & WITTENBERG

HENRY SPOHN, PROPRIETOR

## Carpets and Furniture

Telephone 1059

227 WASHINGTON STREET

HOBOKEN, N. J.

## M. HENDBERG

415 Washington Street  
Opp. Odd Fellow's Hall

## Florist

Hoboken, N. J.  
Telephone 666

HUDSON COUNTY'S LARGEST AND BEST EQUIPPED FLORIST ESTABLISHMENT



Continued from Page 11

**FIRE DEPARTMENT.**

Amount Appropriated.....\$141,157.96  
Amount Spent to March 7, 1911..... 107,542.11

Balance on Hand.....\$ 33,615.85  
Salaries (Estimated to End of Fiscal Year) .....\$ 18,668.75

\* \* \*

**PUBLIC SCHOOLS.**

Amount Appropriated.....\$132,259.25  
Amount Spent to March 7, 1911..... 81,000.00

Balance on Hand.....\$ 51,259.25  
The expenditure of the school moneys is in charge of the Board of Education and will not be considered in this article.

\* \* \*

**BUILDING CODE.**

Amount Appropriated.....\$1,000.00  
Amount Spent to March 7, 1911..... 708.70

Balance on Hand.....\$ 291.30  
Bills on File Unpaid.

Dec. 28, 1910 The Observer..Pub. Code.....\$489.36  
Jan. 25, 1911 The Observer..Pub. Code..... 489.36

\* \* \*

**BATH REPAIRS.**

Amount Appropriated.....\$400.00  
Amount Spent to March 7, 1911..... 300.20

Balance on Hand.....\$ 39.80  
Bills on File Unpaid.

July 13, 1910 Smith Sons Co..Raising Bath....\$250.00  
Aug. 24, 1910 Union D. D. Co..Repairs to Bath...1,197.51

\* \* \*

**REPAIRING ASPHALT STREETS.**

Amount Appropriated.....\$2,000.00  
No payments have been charged to this account so that this amount is still on hand.

Bills on File Unpaid.

July 24, 1907. Barber Asphalt Co....Repairs....\$699.69  
May 27, 1908. Barber Asphalt Co....Repairs.... 10.50  
Dec. 30, 1908. Barber Asphalt Co....Repairs.... 136.90  
Dec. 15, 1909. Barber Asphalt Co....Repairs.... 704.14  
Aug. 24, 1910. Barber Asphalt Co....Repairs....2,100.42  
Nov. 23, 1910. Barber Asphalt Co....Repairs.... 191.89  
Dec. 28, 1910. Barber Asphalt Co....Repairs....5,666.36

\* \* \*

**PRINTING AND STATIONERY.**

Amount Appropriated.....\$5,576.36  
Amount Spent to March 7, 1911..... 5,575.45

Balance on Hand.....\$ .91

\* \* \*

Bills on File Unpaid.

DATE PRE-SENTED	NAME	ITEMS	AM'T.
1909			
March			
24.	Even.	Jour. Ass'n.. Pub. Bond Ordinance....	\$34.50
24.	"	" " " " Ordinance.....	34.50
May			
12.	"	" " " " Proposal .....	16.50
12.	"	" " " " " .....	19.50
12.	"	" " " " " .....	27.30

## HOUSE OWNERS, LISTEN !

I make a specialty of Floor-Covering Flat and Apartment Houses from basement to roof. If YOUR house needs a new dress don't fail to get my estimate before placing your order. I will do the job RIGHT and for LESS than the other fellow. My estimate will prove this, and show exactly how much you may save.

### FRED SPEYER

The Carpet and Linoleum Store

618 Washington St.

Hoboken, N. J.



Don't endanger your health by sending your linen to a heathen or unclean laundry. We give **you** clean, satisfactory service at the cost of the interior kind.

### THE EAGLE HAND LAUNDRY

H. H. STUTZ, Prop.

209 HUDSON ST.

## GET IT IN HOBOKEN

We carry as complete lines of Agate Ware Crockery, China, Bric-a-Brac, Window Shades, Toys, etc., as any New York store and our prices are actually lower.

### SOL. LUBASH'S

Reliable Bazaar

112 WASHINGTON ST.

### F. W. JANSSEN

Shipper and Producer of

## PUREST DAIRY PRODUCTS

PASTEURIZED MILK AND CREAM  
BOTTLED MILK A SPECIALTY....

316 Garden Street

HOBOKEN

Phone 1239 Hoboken.

# Upholstering

of every description.

## I. KAUFMANN

704 Washington St.

Telephone 477 Hoboken

DATE PRE-SENTED.	NAME	ITEMS	AM'T.
June			
23.	" " " "	Play Ground Ord...	126.00
23.	" " " "	Adv. Objections.....	13.86
23.	" " " "	Repavement Bonds.	27.30
23.	" " " "	Imp't Elysian Park	27.30
23.	" " " "	Imp't Madison St..	29.40
23.	" " " "	Pub. Comfort H'se	27.30
July			
28.	" " " "	.. Pub. Street Light'g Fran.	50.96
Aug.			
25.	" " " "	Repaving Bonds....	96.60
25.	" " " "	Madison St. Imp't..	21.00
25.	" " " "	Water Bonds.....	23.10
25.	" " " "	Prop. for Fin. State.	18.90
25.	" " " "	" Jackson St.	
		Repairs .....	18.90
25.	" " " "	" Madison St.	
		Improvem't .....	27.30
25.	" " " "	removal ashes	
		and garbage.	25.20
25.	" " " "	rep'rs to sewr's	21.00
25.	" " " "	for coal & w'd	21.00
25.	" " " "	notice open'g of bath	18.00
25.	" " " "	" " " "	9.00
25.	" " " "	" " " "	21.00
25.	" " " "	lighting fran..	35.28
25.	" " " "	prop. Repavement	
		Bonds .....	25.20
Sept.			
22.	" " " "	.. Adv. notice to contractors	14.70
22.	" " " "	" elec. light hearing..	68.00
22.	" " " "	" \$22,000 Water B'nds	98.70
22.	" " " "	" proposals .....	25.20
22.	" " " "	" .....	28.14
22.	" " " "	" .....	21.00
22.	" " " "	" .....	23.94
22.	" " " "	" .....	24.36
22.	" " " "	" .....	21.00
22.	" " " "	Tax Ordinance.....	258.30
Oct.			
27.	" " " "	.. Pub. Prop. wood block	
		pavement .....	26.46
27.	" " " "	.. Adv. prop. brick pavement	
		Imp't. ....	21.00
27.	" " " "	.. Adv. notice sp. election,	
		Const. Amend. ....	36.00
27.	" " " "	.. Adv. resol. to re-district	
		election dists. ....	54.00
27.	" " " "	.. Adv. notice to elec. clerks	
		" " " " " "	10.00
27.	" " " "	" " " " " "	10.00
Nov.			
24.	" " " "	.. Pub. Proposals .....	31.50
1910			
Jan.			
12.	" " " "	" .....	21.00
12.	" " " "	Ordinance .....	13.44
12.	" " " "	" .....	18.90
12.	" " " "	" .....	39.90
12.	" " " "	" .....	18.90
12.	" " " "	" .....	10.50
12.	" " " "	" .....	27.30
June			
22.	" " " "	notice to elec. clerks	10.00
22.	" " " "	" " " " officers	18.00
22.	" " " "	" " " " clerks	10.00

Telephone 337

Established 1867

# Henry J. Weidner

Successor to STEIN &amp; WEIDNER

## Real Estate and Insurance

504 WASHINGTON ST.

HOBOKEN, N. J.

Notary Public

Commissioner of Deeds

### REAL ESTATE

Bought, Sold, Rented and Exchanged.

Special Facilities for Managing Estates

Rents Collected

Loans Negotiated

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Fire, Plate Glass, Life, Automobile, Burglary, and Accident Insurance Placed in First-Class Companies.

Hoboken's Popular Shopping Emporium  
Distinguished for HONEST QUALITY  
and FAIR PRICES.

## The Up-Town Department Store

MAX POLESIE, Proprietor

1028-1032 Washington Street

"The Always Busy Store"

## LOOKING FOR INVESTMENT?

### Then don't fail to look over these.

HOBOKEN:—8 Family, Brick, Cold  
Water, Flat.—with \$8,000.  
1st Mortgage held by Bank.  
—\$2,000 Cash and \$4,000—2nd  
Mortgage, will make it yours.

HOBOKEN:—14 Families and Store, double,  
Frame, corner, Cold water,  
Flats, —\$24,000—Reasonable  
Amount Cash.

SEVERAL OTHER SUCH OFFERS

Have Applications for 1st Mortgages of \$22,000; \$13,000; \$9,000; \$6,000  
\$4,000 and several others.

### WALTER P. WARBOLD

TERMINAL BUILDING

68-70 HUDSON ST., Room 501

HOBOKEN, N. J.

## REAL ESTATE and INSURANCE



DATE PRESENTED	NAME	ITEMS	AM'T
Jan			
12.	Soney & Sage.....	Criminal Law Book.....	6.00
March			
9.	The Inquirer.....	Pub. notice electric light fran. ....	52.00
April			
13.	S. D. Dickinson....	Crtfid. copy of P. L. 1910	1.50
13.	Soney & Sage.....	Law & Equity Rep. Dist. Court .....	18.00
Nov.			
23.	Observer .....	Pub. Ord. Funding, etc., of bonds.....	47.70
23.	" .....	Pub. notice hearing P. S. Ry. Co. at Trenton....	17.60
23.	" .....	Pub. Min. of Nov. 9, 1910	3.80
Dec.			
14.	" .....	" prop. for manure for Parks .....	7.20
14.	Schapirograph Co. .	Schapirograph machine, etc., Str. Com. Office..	8.75
14.	Observer .....	Stat'y for City Physician.	7.00
14.	" .....	" " " " " " " "	3.75
14.	" .....	" " " " " " " "	4.50
14.	" .....	" " " " " " " "	4.50
14.	" .....	" " " " " " " "	88.00
14.	" .....	" " " " " " " "	77.25
14.	" .....	" " " " " " " "	79.50
14.	" .....	" " " " " " " "	13.75
14.	" .....	" " " " " " " "	8.50
14.	" .....	" " " " " " " "	88.00
14.	" .....	" " " " " " " "	55.00
14.	" .....	" " " " " " " "	55.00
14.	" .....	" " " " " " " "	55.00
14.	" .....	" " " " " " " "	55.00
14.	" .....	" " " " " " " "	55.00
28.	" .....	Pub. Minutes, Dec. 14 & 21, 1910.....	183.10
28.	" .....	Pub. notice to taxpayers.	82.00
28.	" .....	" ord. issuance of \$127,000 bonds.....	190.72
28.	" .....	Stat'y for City Clerk....	9.00
28.	" .....	Pub. notice to taxpayers.	50.00
28.	" .....	Stat'y for Col'ct'r of Rev.	76.50
28.	" .....	" " " " " " " "	38.75
28.	" .....	Pub. ord. issuance of \$127,000 bonds.....	53.64
28.	" .....	Pub. Ordinances.....	103.06
28.	" .....	" Ord. repaving of Hudson Place.....	77.90
28.	" .....	" ord. fixing salary of City Clerk.....	20.50
28.	" .....	" ord. repaving New- ark St.....	57.40
28.	" .....	" ord. repavement Cas- tle Pt Terrace....	36.90
28.	" .....	" notice ext. of pay- ment of taxes.....	82.00
28.	" .....	" ord. granting permis- sion to Public Ser- vice Corp.....	26.40
1911			
Jan.			
11.	Sanborn Map Co..	Corrections on Hudson Co. Insurance Map for 1910 .....	15.00
11.	Observer .....	Stat'y for City Clerk....	90.00
11.	" .....	" .....	9.00

11.	" .....	" Comptroller .....	24.00
11.	" .....	" District Court.....	3.60
11.	" .....	" Street Commiss'r..	2.50

**"GET IT IN HOBOKEN"  
AND GET IT RIGHT AT**

***J. Salomon***

**"The Stores for Men's and Boys' Wear Only"**

**305-307 FIRST ST., HOBOKEN**

**YOU'LL ALWAYS FIND**

All the newest ideas and a  
plentious assortment in either  
**Hats, Shoes or Furnishings at**

***Bragg & Co.***

**"THEY MAKE HATS"**

**302 WASHINGTON ST., HOBOKEN**

where good merchandise and honest prices  
always prevail.

**PATRONIZE  
HOME TRADE**

**A Suggestion:**

**THE GEISMAR-MEYER CO.  
THE GEISMAR SHOP  
222-4-6-8 Washington Street**

**CORDTS & KATENKAMP CO.**

**216-218 FIRST STREET**

**Cor. Park Avenue**

**HOBOKEN, N. J.**

**FURNITURE for the HOME and OFFICE**

Read the advertisements in the Observer. Watch for OURS. We do always  
as we advertise, and our methods are strictly business

DATE PRESENTED	NAME	ITEMS	AM'T
11.	"	Bldg. Inspector...	99.63
11.	"	Recorder .....	12.50
11.	"	Pub. ord. & Minute Slips, etc. (Excise Board)....	13.34
11.	"	Pub. Minutes, Dec. 28 & 30, 1910.....	127.00
11.	"	Pub. Minutes, Jan. 2, '11	167.80
25.	"	Jan. 11, '11	98.50
25.	"	Stat'y furnished Assessors	15.50
25.	"	" " " "	45.00
25.	"	Pub. ord. fixing salary of Recorder .....	31.90
25.	"	Stat'y for District Court.	30.50
25.	"	" " Coll. of Revenue	46.60
25.	"	" " Recorder .....	17.75
25.	"	" " Assessors	72.00
25.	Yawman & Erbe...	Filing Cabinet & Cards, City Treasurer.....	24.10
Feb.			
8.	Observer .....	Stat'y for City Clerk....	40.50
8.	"	" " City Offices....	27.00
23.	Hnd. Observer....	" " City Officials....	39.25
23.	"	" " Overseer Poor.	3.75
23.	"	" " Corp. Attorney.	2.40
23.	"	" " City Clerk....	92.25
23.	"	Pub. Minutes of Feb. 8 & 15, 1911.....	108.10
23.	"	Pub. Min. Jan. 25, 1911.	156.70
March			
8.	"	Stat'y for District Court.	70.00
8.	"	" " Mr. Shinn....	67.50
8.	"	500 copies Mayor's Mess.	46.50
8.	"	Stat'y for Mr. Shinn....	67.50
8.	"	" " Mr. Shinn....	74.50
8.	"	Pub. Minutes, Feb. 23 & March 1, 1911.....	130.20

In considering the above bills it will be noted that several of them date back several years and should not be charged against this present year's appropriations, but as they are unpaid and so far as the Bulletin is aware they are charges for merchandise or services rendered the city.

(To be continued in the May Number.)

### THE SLOGAN CONTEST

As we go to press the contest for a slogan that should express the varied business activities of the city is drawing to a close. Great interest was aroused in the contest inaugurated by the BULLETIN, and for which the Home Trade Committee had offered a prize of five dollars. This was later increased to ten dollars for the first best and five dollars for the second best slogan submitted by March 31st. More than one hundred suggestions have been received and a committee will be appointed to make a selection and to award the prizes.



**YOU'LL FIND** the largest and best assortment of **OFFICE FURNITURE** including **DESKS, CHAIRS, FILING CABINETS, BOOK CASES, Etc.** right here at home—and the price we ask is smaller then elsewhere.

**THE FRANK CORDTS  
FURNITURE CO.**

Washington, Second and Bloomfield Sts., HOBOKEN, N. J.

**We Are Ready to Defend  
Our Professions by Performance**



**Our Professions Are**

**PRINTING**

Fine and Prices  
Fair

**DELIVERY**

Prompt

**QUALITY and  
QUANTITY**

As Ordered

Anything from a Card  
to a Catalogue

**ROCKWELL PRINTING CO.**

1112 Clinton St., Hoboken, N. J.

Printing as YOU Want It

Work of Highest Grade

'PHONE HOBOKEN 1153-R

**POWELL H. CURTIS**

THE BETTER QUALITY

**PRINTING**

157 Newark Street

Bet. Bloomfield and Garden Sts.

HOBOKEN, N. J.



**CORRESPONDENCE.**

HOBOKEN, March 27, 1911.

Secretary, Board of Trade,  
Hoboken, N. J.

DEAR SIR:

Your favor enclosing copy of Mr. Henry Lohmann's address before the Board of Trade at hand, asking the writer for his views in regard to same.

I will say that Mr. Lohmann has evaded the issue I made by not showing the raise in the year 1907 in Hoboken.

That year the property of hundreds of our taxpayers was raised 120 per cent., and we have our *tax bills* to prove the same, as I exhibited on the occasion of my address before the Board of Trade.

In showing the per cent. increase since 1907, which Hoboken shows less by his figures, he fails to notice the additions to the tax list of new buildings erected in the different taxing districts.

I have noticed in North Bergen rows of new buildings erected every year. Will Mr. Lohmann deny that is the cause of North Bergen's increase? From my view of the situation Hoboken is not erecting and adding to its tax list new buildings like the other taxing districts. I will say that raise of 120 per cent. in 1907 in addition to bills of 1906 was robbery of a large amount of our Taxpayers.

Yours truly,

JNO. KERESKY,  
616 Hudson St.,  
Hoboken, N. J.

**AUTOMOBILE TRUCK FOR FURNITURE CONCERN**

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### "KNOW YOUR CITY."

#### Budget Exhibit Developing Splendidly.

The Board Rooms hum with activity these days (and night, too) in preparation for the Budget Exhibit.

Interesting data concerning the various City Departments is being rapidly put into chart form—and we expect that when the Exhibit is over the public will possess a clearer knowledge of their Home Town.

Of course, the Exhibit is patterned after the one given by our Big Brother across the River, though it differs in this—that it is held under the direction of a Board of Trade—a radical difference, and yet a logical one for an organization such as ours, for the first move toward civic education and municipal enlightenment should naturally come from a trade organization.

The School Department offers the most complete exhibit and presents a comprehensive survey of the methods pursued and their effectiveness. All supplies, with prices attached, are neatly arranged upon burlap covered screens, and as an additional item of interest the work of the pupils has been mounted in similar fashion. The charts furnished to them by the Board of Trade are also arranged effectively in the same manner. The credit for this detail is largely due to Mr. Jesse Clayton, son of the Business Manager.

The Fire and Police Departments have been requested to contribute physical exhibits and it is hoped to have a complete display of modern fire fighting apparatus, and perhaps a temporary alarm system for the entire period of the Exhibit.

There will also be a series of evening meetings, for which speakers have been secured who will talk upon topics of general interest relating to civic and social welfare. At the opening night it is hoped to have Judge Carey make an address. President Jagels and his Honor the Mayor will also speak.

The Chairman desires to express his appreciation to Messrs. Steneck & Sons, who have so generously placed at his disposal the two top floors of their new building, and also to Mr. W. L. E. Keuffel for his many courtesies—theirs is commendable public spirit and indicates great civic pride.

Inasmuch as our Exhibit is also a matter of publicity, the Chairman of the Home Trade Committee has kindly offered to co-operate with the Budget Committee in our advertising campaign.

The slogan adopted by the Budget Committee is "Know Your City."

#### NEW MEMBERS.

The following gentlemen were elected to membership at the March meeting:

Fred Hagen, H. Deile, Hudson Motor & Garage Co., Richard Müller, Julius F. Jeszkinszky, Safier & Schlanger, David Spencer, Charles Weinacht.

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Delay may mean serious damage—always inconvenience.

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Odd Fellows' Hall at 412 Washington Street, which he has conducted for the last eight years. He has also charge of Schuetzen Park, Union Hill, one of the most famous amusement parks in this section of the country. He is a very well known business man, having resided here over thirty-five years. He is a member of a great many fraternal organizations.

**HUDSON MOTOR AND GARAGE COMPANY.** This company is the agent for the Chalmers and Hudson Cars. It conducts one of the largest garages in the city, storing on an average of fifty cars a day. This company occupies a large building at the corner of Park Avenue and Thirteenth Street.

**JULIUS JESZKINSKY.** Mr. Jeszkinsky is the Chief Engineer of the American Lead Pencil Co. He has held this position since 1902, having charge of all the engineering work in connection with the many buildings occupied by the Company. He has been with the American Lead Pencil Co.

since 1882, and was at first engaged in the construction and erection of special machinery for it. More recently, and until he became Chief Engi-

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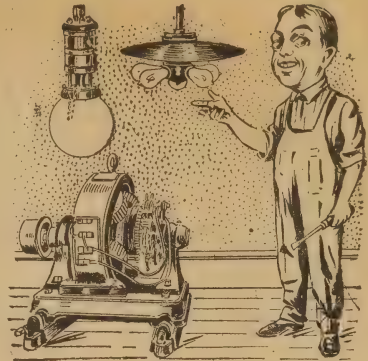
neer, he was in charge of their power plant. Mr. Jeszkinsky has also for the last three years been Secretary of the Board of Examining Engineers for the City of Hoboken. He has always taken a very live interest in Hoboken's affairs, and has resided in this city for many years.

**RICHARD MULLER.** Mr. Müller is the latest real estate man to join the Board and is one of the best known and progressive men in that line. His office is at 154 Eighth Street, where he conducts a successful business. He has been a resident and taxpayer of this city since 1905.

**SAFIER & SCHLANGER.** Messrs. Samuel Safier and Max Schlanger constitutes this firm. They are wholesale jobbers in paper and paper bags and have been in this line of business for the past twenty years. This firm occupies the double brick building at Nos. 227-229 Grand Street, where they carry a full line of paper, matches, wooden-ware, stationery and notions. It is considered the largest house of its kind in the State of New Jersey.

**DAVID SPENCER.** Mr. Spencer conducts a large tailoring establishment at 406 Washington Street. He has been doing an ever increasing business at this location during the past five years, and as a result he is probably the leading men's tailor in this city. He is also conducting a similar business at 144 Smith Street, Brooklyn, New York City.

**CHARLES WEINACHT.** Mr. Weinacht has been engaged in the wholesale liquor business at 57 Fifth Street for the past twelve years. While he is an importer of liquors, wines, olive oil, etc., his main line is beer bottling. He does an extensive wholesale and retail business, and has been a resident of this city for the past eighteen years.



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## BOOKS FOR BUSINESS MEN

The following books may be had at the Free Public Library, and is a continuation of the list published in the February-March number. It will be continued in several issues until fully published.

*Business Methods and Correspondence.*

American Business and Accounting Encyclopedia.

Vol. 1. Abatement to Bridge Business.

Vol. 2. Broker to Factory Cost.

Vol. 3. False Pretences to Order Blank

Vol. 4. Order Book to Workroom, Card System, Supplement, Index.

Compiled by E. H. Beach and W. W. Thorne, Assisted by a Corps of Forty-

Seven Experts.....658B35

Analysis of Letter Writing. By C. Townsend.....658T66

Business Calculator and Accountants' Assistant. By H. D. Orton and W. H. Sadler.....658Or8

Business Correspondence. By W. H. Brown.....658B81

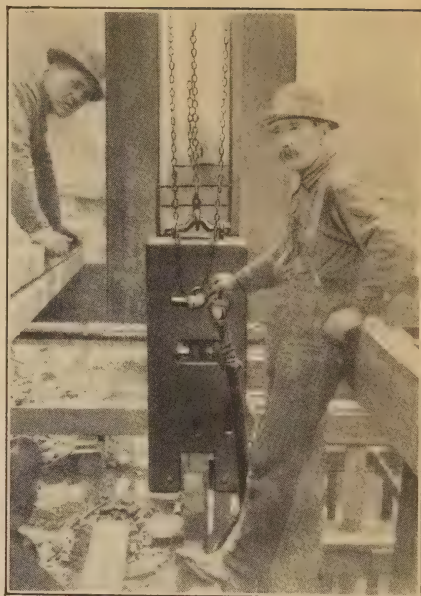
Business Man's Brain Partner. Including The Business Man's Encyclopedia. Compiled by 27 Experts.....658B9611

Classified Commercial Correspondence; for Dictation to Short-Hand Students. By C. H. Locke.....652L79

Commercial Correspondence. By a Board of Experts.....658B9612

Credit Man and His Work. By a Board of Experts.....658B9613

Department Store System. By W. C. Daniels.....658D22



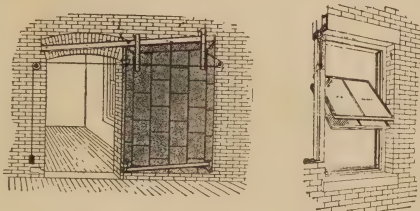
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Baker Co.....R658C55  
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ness Men. By F. B. Goddard.....658G54  
How To Do Business. By S. Eaton.....658Ea8  
London Mercantile Correspondent. By  
J. H. Hedley.....658H35  
Manufacturing Cost: By a Board of Ex-  
perts.....658B9614  
Merchants' Association of New York: Of-  
ficers, Directors, Committees, Members,  
Annual Reports, By Laws. Edited by  
F. B. DeBerard.....658M53  
Municipal Reform Through Revision of  
Business Methods, New York City. By  
A. Shaw and Others.....352B96  
New Business Catechism. By N. Hawkins.658H31  
Occupations in Life. By F. Marsland....658M35  
1,000 Helpful Hints and Valuable Sugges-  
tion for Bookkeepers and Business Men.658B961  
Practical Mercantile Correspondence. By  
W. Anderson.....658An2  
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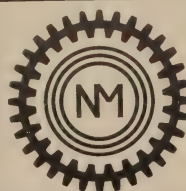
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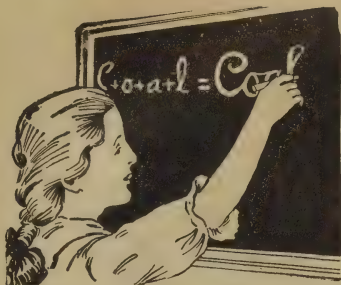
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